Oracle Insurance Performance Insight

User Guide

Release 8.1.1.0.0

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Financial Services

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Oracle Insurance Performance Insight User Guide

Document Control

Version Number	Revision Date	Change Log
1.0	May 2021	Created and released the Oracle Insurance Performance Insight application's User Guide for Release v8.1.1.0.0.

Table of Contents

1 Preface

This section provides a brief description of the scope, the audience, the references, the organization of the user guide, and conventions incorporated into the user guide.

1.1 Foreword

This user guide documents Oracle Insurance Performance Insight for all versions of release 8.1.1.0.0. Some functional improvements are introduced in various service packs and point releases within release 8.1.1.0.0

This section documents the levels at which various functional enhancements to the FOracle Insurance Performance Insight application were first introduced.

1.2 Intended Audience

Welcome to Release 8.1.1.0.0 of the Oracle Insurance Performance Insight User Guide.

The Oracle Insurance Performance Insight User Guide provides useful guidance and assistance to the following users:

- Technical end users
- Functional end users
- Data Administrators
- Consultants
- Systems Analysts
- System Administrators
- Other MIS professionals

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For more information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 Related Documents

We strive to keep this document and all other related documents updated regularly; visit the OHC Documentation Library to download the latest version available. The list of related documents for the Oracle Insurance Performance Insight Application Pack (OIPI) is provided here:

- Oracle Insurance Performance Insight Installation and Configuration Guide 8.1.1.0.0
- Oracle Insurance Performance Insight Release Notes 8.1.1.0.0
- Oracle Insurance Performance Insight Security Guide Release 8.1.1.0.0
- Oracle Insurance Performance Insight Application Cloning Guide Release 8.1.1.0.0

OHC Documentation Library for OFS AAAI Application Pack:

- OFS Advanced Analytical Applications Infrastructure Installation Guide Release 8.1.1.0.0

- OFS Advanced Analytical Applications Infrastructure User Guide Release 8.1.1.0.0

- OFS Advanced Analytical Applications Infrastructure Environment Check Utility Guide Release 8.1.x

- OFS Advanced Analytical Applications Infrastructure Application Pack Administration and Configuration Guide Release 8.1.x

- OFS AAAI Application Security Guide Release 8.1.x

- Oracle Financial Services Analytical Applications Infrastructure Cloning Guide Release 8.1.x

- OFSAA Licensing User Manual, Release 8.1.1.0.0

- Oracle Financial Services Analytical Applications Technology Matrix 8.1.1.0.0

1.5   Conventions

The following text conventions are used in this document.

Table 1: Document Conventions

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action or terms defined in text or the glossary
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, file names, text that appears on the screen, or text that you enter.
Hyperlink	Hyperlink type indicates the links to external websites and internal document links.

1.6   Abbreviations

The following table lists the abbreviations used in this document:

Table 2: Abbreviations

Abbreviation	Meaning
AIX	Advanced Interactive eXecutive
BDP	Big Data Processing
DBA	Database Administrator
DDL	Data Definition Language
DEFQ	Data Entry Forms and Queries

Abbreviation	Meaning
DML	Data Manipulation Language
EAR	Enterprise Archive
EJB	Enterprise JavaBean
ERM	Enterprise Resource Management
FTP	File Transfer Protocol
HDFS	Hadoop Distributed File System
HTTPS	Hypertext Transfer Protocol Secure
J2C	J2EE Connector
J2EE	Java 2 Enterprise Edition
JCE	Java Cryptography Extension
JDBC	Java Database Connectivity
JDK	Java Development Kit
JNDI	Java Naming and Directory Interface
JRE	Java Runtime Environment
JVM	Java Virtual Machine
LDAP	Lightweight Directory Access Protocol
LHS	Left Hand Side
MFA	Multi-Factor Authentication
MOS	My Oracle Support
OFSAA	Oracle Financial Services Analytical Applications
OFSAAI	Oracle Financial Services Analytical Application Infrastructure
OFSAAAI	Oracle Financial Services Advanced Analytical Applications Infrastructure Application Pack
OHC	Oracle Help Center
OLAP	On-Line Analytical Processing
OLH	Oracle Loader for Hadoop
ORAAH	Oracle R Advanced Analytics for Hadoop
OS	Operating System
RAM	Random Access Memory
RDBMS	Relational Database Management System
RHEL	Red Hat Enterprise Linux
SFTP	Secure File Transfer Protocol
SID	System Identifier
SSL	Secure Sockets Layer

Abbreviation	Meaning
TNS	Transparent Network Substrate
URL	Uniform Resource Locator
VM	Virtual Machine
WAR	Web Archive
XML	Extensible Markup Language

2 About Oracle Insurance Performance Insight (OIPI)

Oracle Insurance Performance Insight (OIPI) is a comprehensive business intelligence system created exclusively for the General Insurance/Property and Casualty (P&C) insurance industry. OIPI provides a complete set of web-based analytical and reporting components that enable users to generate, view, analyze, distribute, electronically store, and retrieve critical reports.

It provides tools for data integration and includes customizable, pre-built dashboards and reports, a reporting data model, and user-friendly functional subject areas for ad-hoc reporting.

It enables you to actively plan, manage, and track key areas measuring organizational performance with pre-built reports, dashboards, and underlying data structures.

The OIPI solution is built using:

- OFSAA Infrastructure for ETL and Data Integration
- OBIEE for Dashboard and Reports activities

OIPI provides the following capabilities:

- Consolidates data from multiple, disparate source systems to provide a strategic enterprise-wide view across various business and operational segments.
- Provides an underlying data model constructed specifically for the general insurance industry.
- Delivers information management, reporting, and advanced analytics to end-users through an easy-to-use web application.

OIPI utilizes OBIEE technology to present:

- Behavioral and performance trends of its target segments - Lines of businesses, Products, Regions, Intermediaries, Customers, Revenues, Expenses, Claims, and so on.
- Performance tracking using key business performance indicators.
- Performance of the overall business, profitability, intermediaries, and underlying customers.
- Performance of Business against goal/budget and plans.
- The efficiency of the intermediaries and business lines in terms of new business revenue and business retention. Most and least active and revenue-generating intermediaries and sales channels.

2.1 Workflow

The following workflow depicts the analytical product objectives of OIPI 8.1.1.0.0:

Figure 1: Work Flow of OIPI
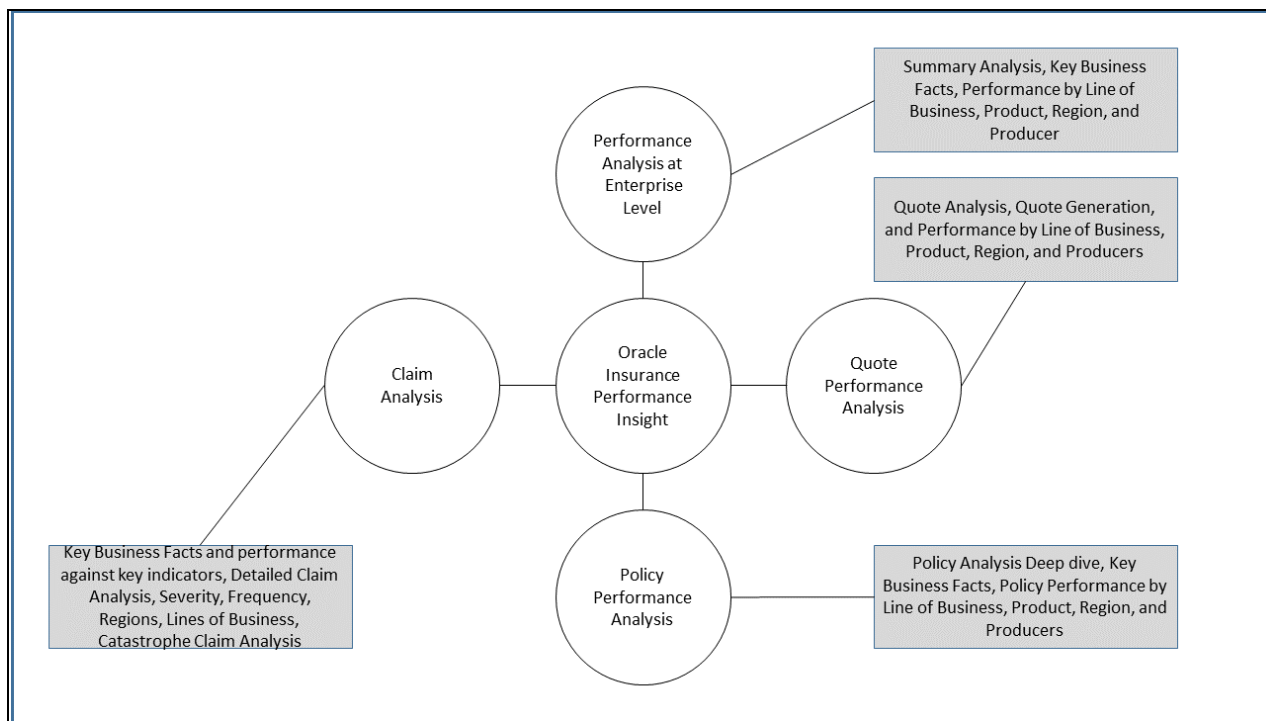
2.2 Users, Roles, and Actions

Following are the users of OIPI:

- **ExecutiveManager**: This user performs the roles of management-level executives and group heads and has full access to all dashboards and reports. The primary interest is in corporate performance at an enterprise level.

- **BusinessAnalyst**: This user performs the various roles of senior-level executives and managers who would do business analysis and strategy development. The primary interest encompasses all areas.

- **UnderwritingManager**: Under this role, the user heads the underwriting departments and group managers. The primary interest is in the policy performance area.

- **ClaimsManager**: Under this role, users heads the claims departments and group managers. The primary interest is in the claim performance area, claim performance parameters, expenses, and key ratios.

- **FinancialManager**: Under this role, users heads the finance and accounts departments, and group managers. The primary interest is in financial performance, key financial performance indicators, key ratios, revenue, expenses, and profitability.

- **Underwriters**: This user performs the various roles of underwriting managers and underwriters. The primary interest is in policy performance and claim performance, key performance indicators, and information.

- **UnderwritingSupport**: This user performs the various roles of executives and authorized members of the underwriting department. The primary interest is in specific policy and claim performances.

- **ProductManager**: This user performs the roles of executive and authorized members of actuarial, product, and product strategy groups.

- **ClaimsAdjuster**: This user performs the roles of claim adjusters and authorized members for the claim adjustment process. The primary interest is in claim performance.

- **FinanceDepartment**: This user performs the roles of executive and authorized members of the finance and accounts department. The primary interest is financial performance, revenue, and expenses.

- **MarketingDepartment**: This user performs the various roles of executive and authorized members of the marketing department. The primary interest key performance parameters and performance results in quotes, policy, claims, regions, lines of business, products, producers, and customers.

- **Producers**: This user performs the various roles of managers and executives of sales departments, agency managers, authorized producers, and the company's direct sales employee. Access for producers and direct sales employees are company-specific and restricted to own respective line performance. The primary interest in policy sales, retentions, revenue, expenses, key performance, and customers.

3 Logging into OIPI

You can access OBIEE through the web browser after the software is installed and configured.

To access OBIEE, follow these steps:

1. Enter the following URL into the web browser: `http://<hostname>:<port>/analytics`

    In the above URL:

    ▪ <hostname> is the server name or IP address where you installed OBIEE

    ▪ <port> is the port assigned to OBIEE. The default port will be different depending on whether or not you selected a "Simple" or "Enterprise" Install for OBIEE.

    A login screen similar to the following appears.

Figure 2: Login Screen

2. Enter your **User ID**.

3. Enter your **Password**.

4. Click **Sign In**. The OBIEE login page opens.

4   OIPI Process Flow

OIPI data model contains the staging tables from which data is loaded into the dimensions and fact tables. Staging tables include the master staging tables, detail staging tables, staging product processor tables, and so on. The user has to populate data into these staging tables.

4.1   Dimension Data Flow

Dimension Data in the OIPI application is loaded from staging master tables using the Slowly Changing Dimensions (SCD) process. Data from source systems can be loaded into staging through flat file or source system interfaces. SCD process tracks the changes in the dimensional attributes and loads data into dimension tables. Examples of dimension tables that follow the SCD process are Product, Customer Type, Customer, and so on.

Some dimensions are static or maintained internally within the application and are not expected as a download from the source system. An example of such dimensions is the Reporting Line. These dimensions are maintained through the AMHM (Attribute Member Hierarchy Maintenance) component of OFSAAI or other framework components like DEFI.

Following are the list of Dimensions used in OIPI:

Table 3: Dimensions used in OIPI

Dimension Entity Name	Staging Entity Name(s)	Loading/Maintenance Method
Acquisition Channel Dimension	Stage Channel Master	SCD
Attrition Dimension	Stage Attrition Reason Master	SCD
Bands Dimension	AMHM	SCD
Billing Account Dimension	Stage Bill Plan Master	SCD
Business Class Dimension	Stage Business Class Master	SCD
Campaign Dimension	Stage Campaign Master	SCD
Catastrophe Events Dimension	Stage Catastrophe Master	SCD
Claim Dimension	Stage Claim Details	SCD
Country Dimension	Stage Country Master	SCD
Coverage Status Dimension	Stage Coverage Status Master	SCD
Coverage Type Dimension	Stage Coverage Type Master	SCD
Dimension Policy	Stage Property and Casualty Contracts	SCD
Dimension Policy Type	Stage PolicyType Master	SCD
Dimension Reinsurance Risk Type	Stage Reinsurance Risk Type Master	SCD
Dwelling Dimension	Stage Dwelling Master	SCD
Employee Dimension	Stage Employee	SCD
Geography Dimension	Stage Geography Master	SCD

Dimension Entity Name	Staging Entity Name(s)	Loading/Maintenance Method
Insurance Coverage Dimension	Stage Insurance Coverage Master	SCD
Lines of business Dimension	Stage Lines of business Master	SCD
Litigation Dimension	Stage Litigation Master	SCD
Loan Product Category Dimension	Stage Product Category Master	SCD
Location Dimension	Stage Location Master	SCD
Organization Structure Dimension	Stage Organization Structure Master	SCD
Party Dimension	Stage Party Master	SCD
Policy Deductible Dimensions	Stage Policy Deductible Master	SCD
Producer Agent Dimension	Stage Producer Agent Master	SCD
Producer Dimension	Stage Producer Master	SCD
Product Dimension	Stage Product Master	SCD
Product Type Dimension	Stage Product Type Master	SCD
Quote Source Dimension	Stage Quote Source	SCD
Quote Source Method Dimension	Stage Quote Source Method	SCD
Quote Submission Method Dimension	Stage Quote Submission Method	SCD
Quotes Declination Type Dimension	Stage Quote Declination Type	SCD
Rate Modifier Dimension	Stage Policy Rate Modifier	SCD
Rate Plan Dimension	Stage Rate Plan Master	SCD
Region Dimension	Stage Region Master	SCD
Report Type Dimension	Stage Report Type	SCD
Risk Item Dimension	Stage Risk Item Master	SCD
Underwriter Dimension	Stage Underwriter Master	SCD
Vendor Dimension	Stage Vendor Master	SCD
Allocation Expense Type Dimension		Seeded
Band Member Attributes		AMHM
Band Dimension Members		AMHM
Hierarchies for Bands		AMHM
Band Dimension Translation		AMHM
Claim Referral Reason Dimension		Seeded
Dimension Claim Status		Seeded
Claim Transaction Type Dimension		Seeded
Currency Dimension		Seeded

Dimension Entity Name	Staging Entity Name(s)	Loading/Maintenance Method
Date Dimension		DT
Generally Accepted Accounting Principles Dimension		Seeded
Location Hierarchy		DT
Dimension Policy Status		Seeded
Policy Transaction Type Dimension		Seeded
Quote Status Dimension		Seeded
Quote Type Dimension		Seeded
Recovery Type Dimension		Seeded
Reporting Line Member Attributes		Seeded
Reporting Line Dimension Members		Seeded
Reporting Line Hierarchies		Seeded
Reporting Line Member Translation		Seeded
Reporting Line Dimension		DT
Scenario Dimension		Seeded

Some of the stage data can also come from master data management interfaces. In such a case, data from the interface is loaded into staging interface tables and SCD is run on the interface tables. Mapping of dimensional attributes to staging can be obtained by querying SYS_STG_JOIN_MASTER and SYS_TBL_MASTER table in the atomic schema.

4.2 Key Dimensions for Reporting

The following key dimensions are required for OIPI reporting as these dimensions are being directly consumed by the reports.

- Acquisition Channel Dimension
- Attrition Dimension
- Billing Account Dimension
- Campaign Dimension
- Dimension Policy Type
- Lines of business Dimension
- Loan Product Category Dimension
- Location Dimension
- Organization Structure Dimension
- Producer Agent Dimension

- Producer Dimension
- Product Dimension
- Product Type Dimension
- Quote Source Dimension
- Quote Source Method Dimension
- Quote Submission Method Dimension
- Quotes Declination Type Dimension
- Rate Plan Dimension
- Report Type Dimension
- Dimension Claim Status
- Currency Dimension
- Date Dimension
- Location Hierarchy
- Dimension Policy Status
- Quote Status Dimension
- Quote Type Dimension
- Recovery Type Dimension
- Reporting Line Dimension
- Scenario Dimension

4.3   Fact Data Flow

Most of the Fact tables are mapped to staging counterparts through Table to Table (T2T) mappings. Data from source systems can be loaded into staging through flat file or source system interfaces. T2T process then loads data to fact tables. Examples include Fact Common Policy Summary, Fact IPA Policy Summary, and so on. Some of the Fact tables are loaded with processed fact information from other fact tables. Examples include Fact Policy Profitability, Fact Aggregate Producer Summary, and so on.

Table 4: Fact Data Flow

Fact Entity Name	Source	Source Entities	Method of Populating Measures
Fact Aggregate Producer Summary	Fact	Fact Common Policy Summary, Fact IPA Policy Summary, Fact PFT Policy Summary, Fact Insurance Quotes, Fact Insurance Quote Reports, and Fact Claim Details	T2T/DT
Fact Claim Claimant Mapping	Stage		T2T

Fact Entity Name	Source	Source Entities	Method of Populating Measures
Fact Claim Details	Stage	Stage Claim Details	T2T
Fact Claim Referral Reason Mapping	Stage	Stage Claim Referral Reason Mapping	T2T
Fact Claim Transaction	Stage	Stage Claim Transactions	T2T
Fact Common Policy Summary	Stage	Stage Property and Casualty Contracts	T2T
Fact Insurance Quotes Report	Stage	Stage Insurance Quote with Reports	T2T
Fact IPA Policy Summary	Stage	Stage Property and Casualty Contracts	T2T
Fact PFT Policy Summary	Stage	Stage Property and Casualty Contracts	T2T
Fact Policy Coverage's	Stage	Stage Policy Coverage's	T2T
Fact Policy Profitability	Fact	Fact Common Policy Summary, Fact IPA Policy Summary, Fact PFT Policy Summary, Fact Insurance Quotes, Fact Insurance Quote Reports, and Fact Claim Details	T2T
Fact Policy Rate Modifiers Map	Stage	Stage Policy Rate Modifier	T2T
Fact Policy Relationship	Stage	Stage Policy Customer Relationship	T2T
Fact Policy Transactions	Stage	Stage Property And Casualty Policy Transactions	T2T
Fact Premium Transactions	Stage	Stage Premium Transactions	T2T
Fact Producer Appointments	Stage	Stage Producer Contracts	T2T
Insurance Quotes Fact	Stage	Stage Insurance Quotes	T2T
FCT_PARTY_INS_POLICY_ROLE_MAP	Stage	STG_PARTY_INS_POLICY_ROLE_MAP	T2T
FCT_PARTY_PARTY_RELATIONSHIP	Stage	STG_PARTY_PARTY_RELATIONSHIP	T2T
FCT_PARTY_FINANCIALS	Stage	STG_PARTY_FINANCIALS	T2T
FCT_PARTY_FINANCIAL_DETAIL	Fact	FCT_PARTY_FINANCIALS	T2T

4.4   BI Data Model

The BI data model is a star schema for the fact tables FCT_INSURANCE_QUOTES, FCT_INSURANCE_QUOTE_REPORTS, FCT_COMMON_POLICY_SUMMARY, FCT_IPA_POLICY_SUMMARY, FCT_PFT_POLICY_SUMMARY, FCT_CLAIM_DETAILS, FCT_CLAIM_TRANSACTIONS, FCT_AGG_PRODUCER_SUMMARY, FCT_PRODUCER_APPOINTMENTS, and so on.

Following are the subject areas in the ERwin data model:
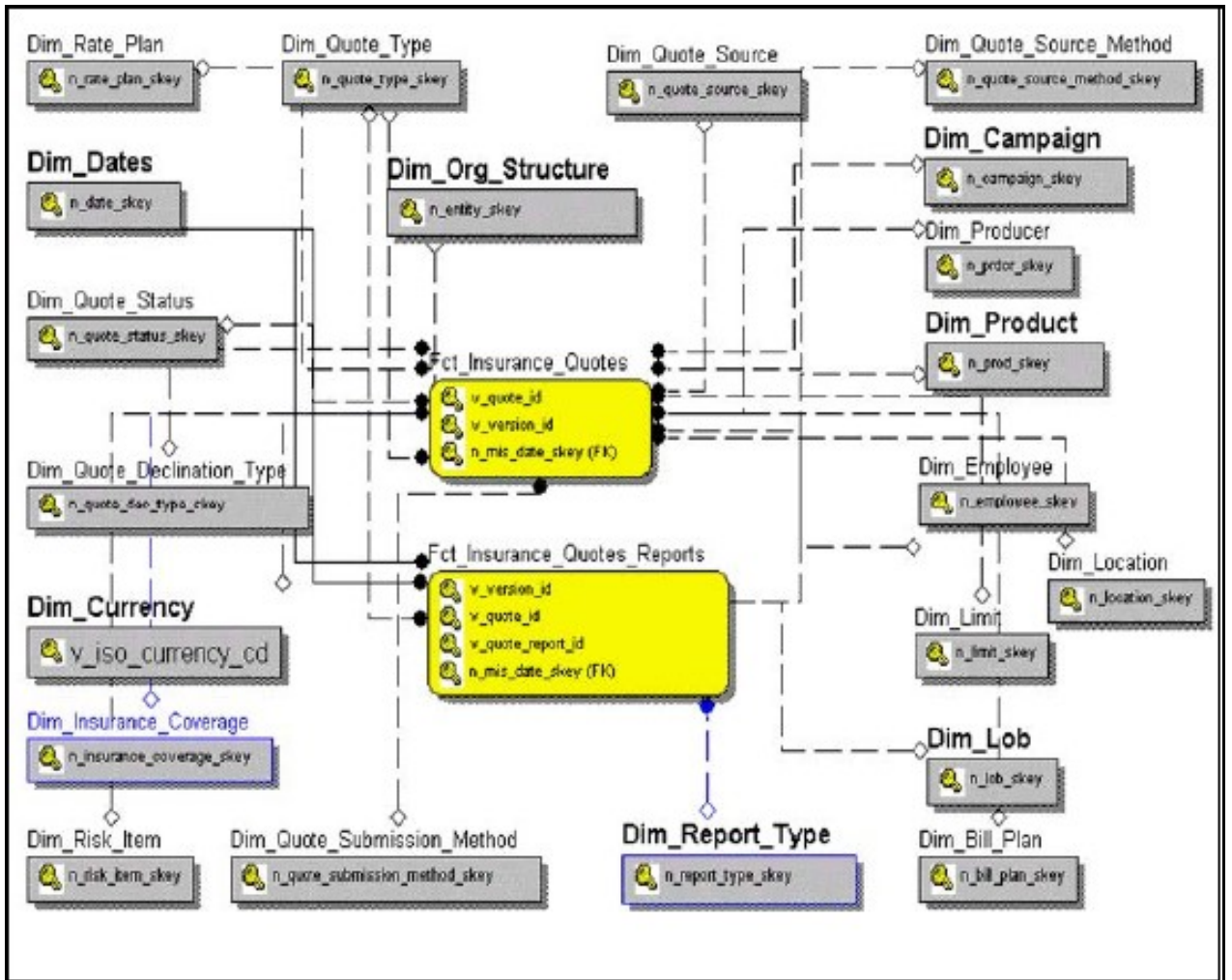
Figure 3: Insurance Quotes and Reports
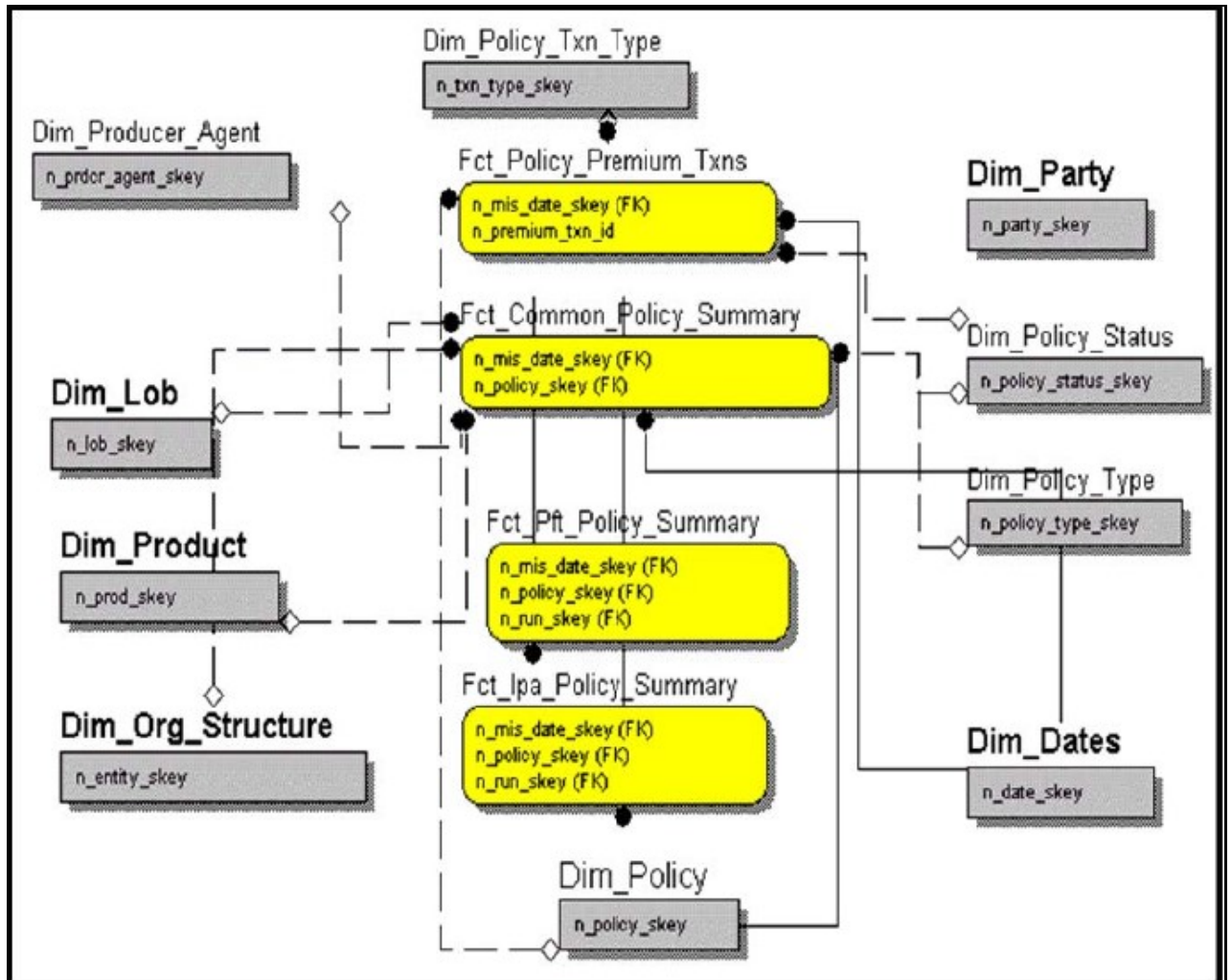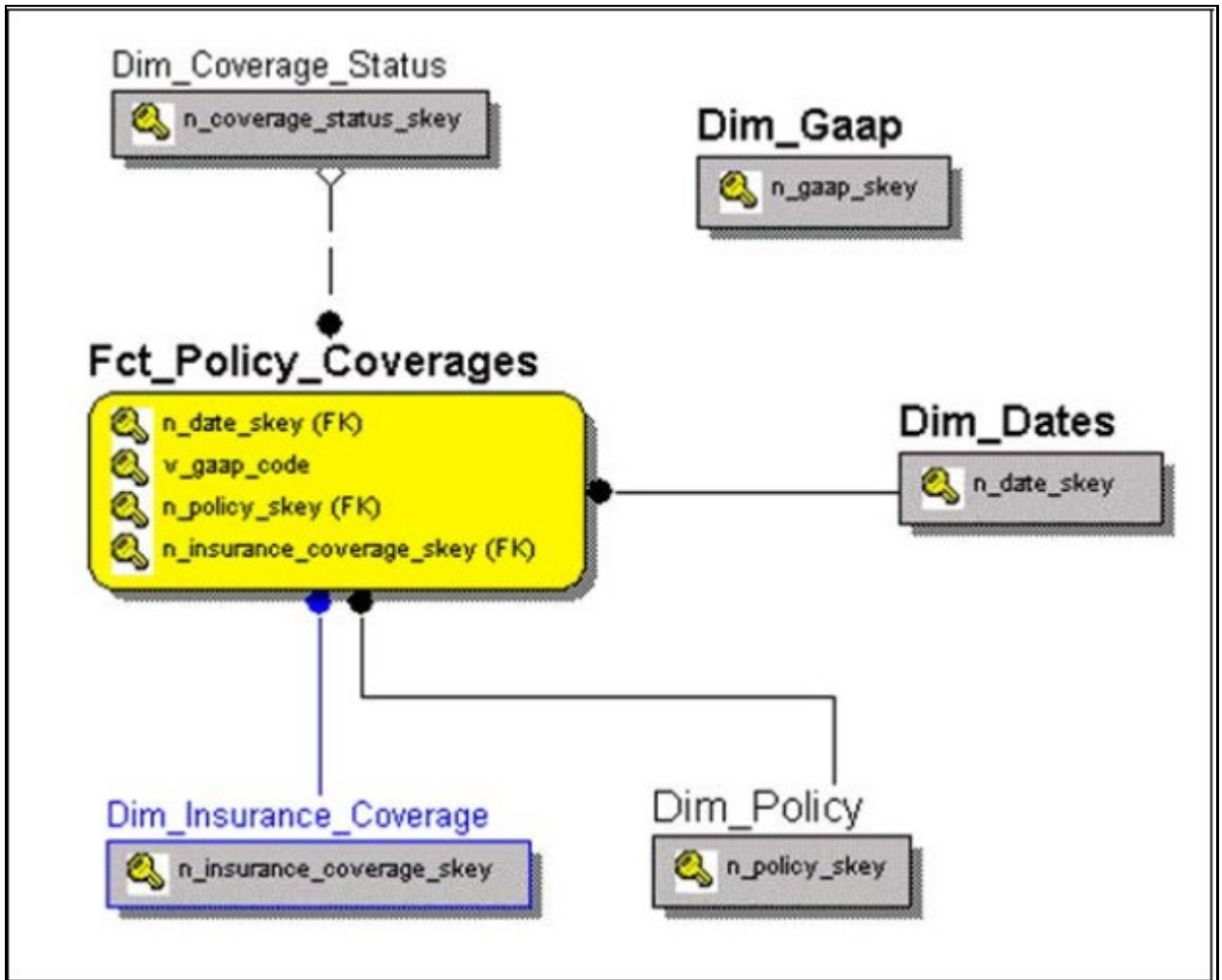
Figure 4: Policy Summary

Figure 5: Policy Coverage's

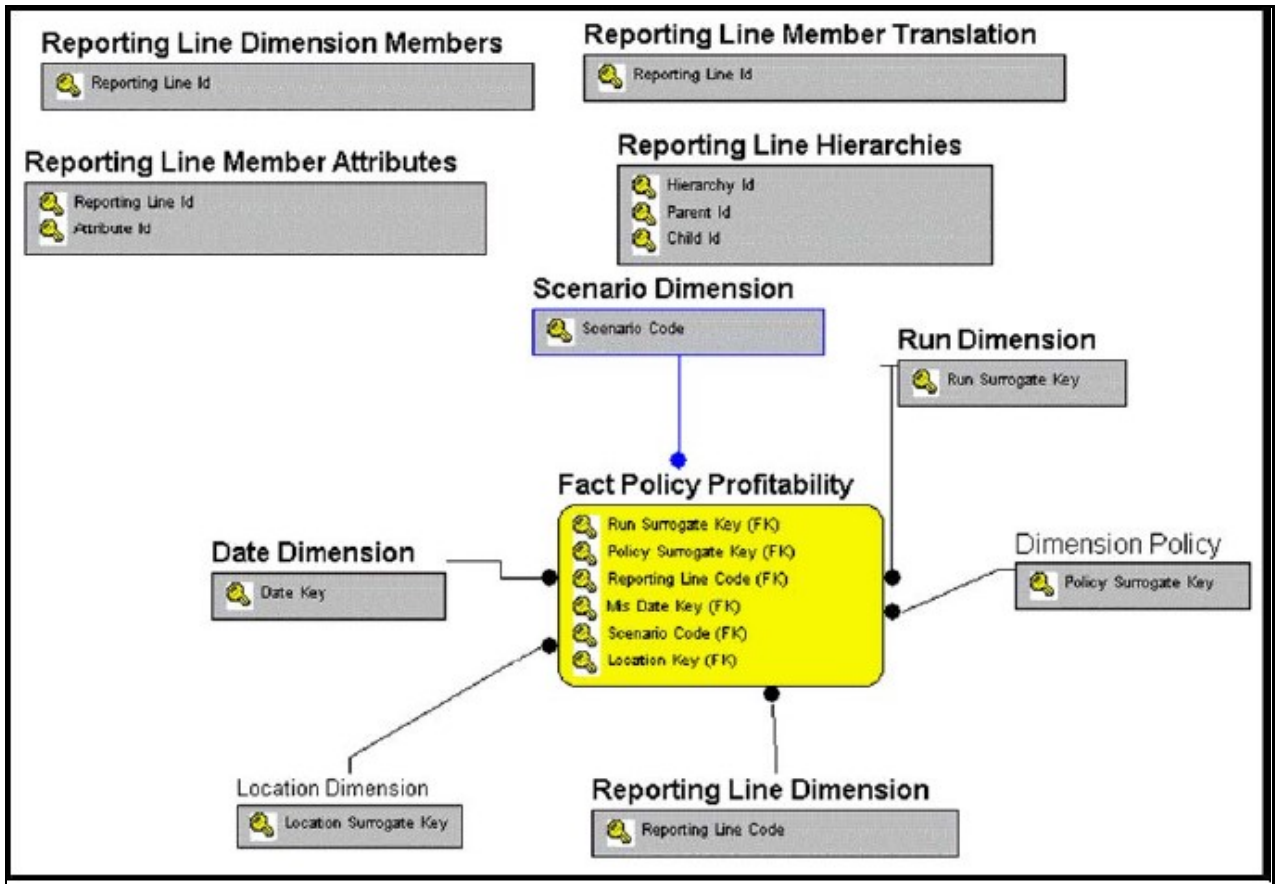**Figure 6: Policy Profitability**

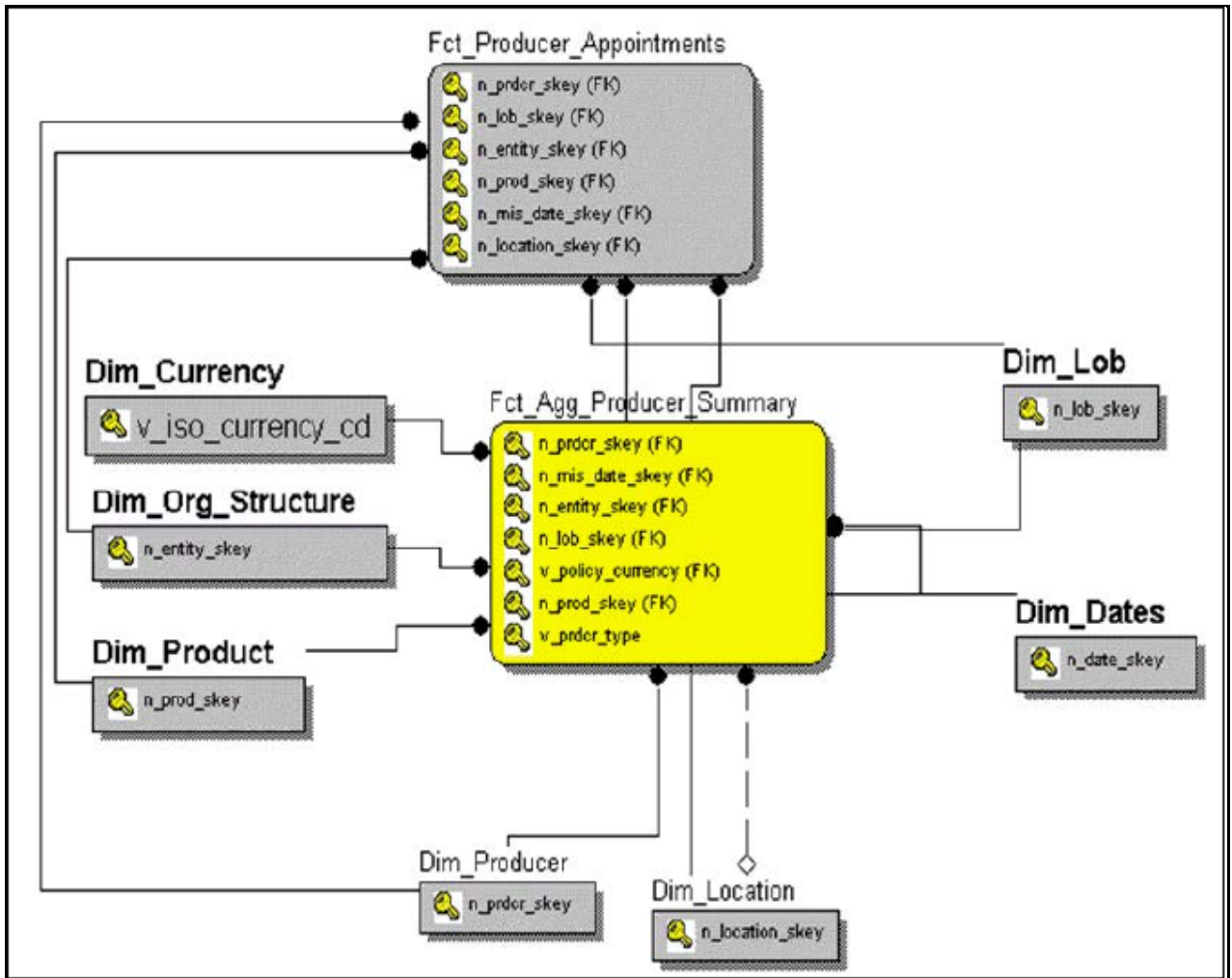**Figure 7: Aggregated Producer Summary and Producer Appointments**
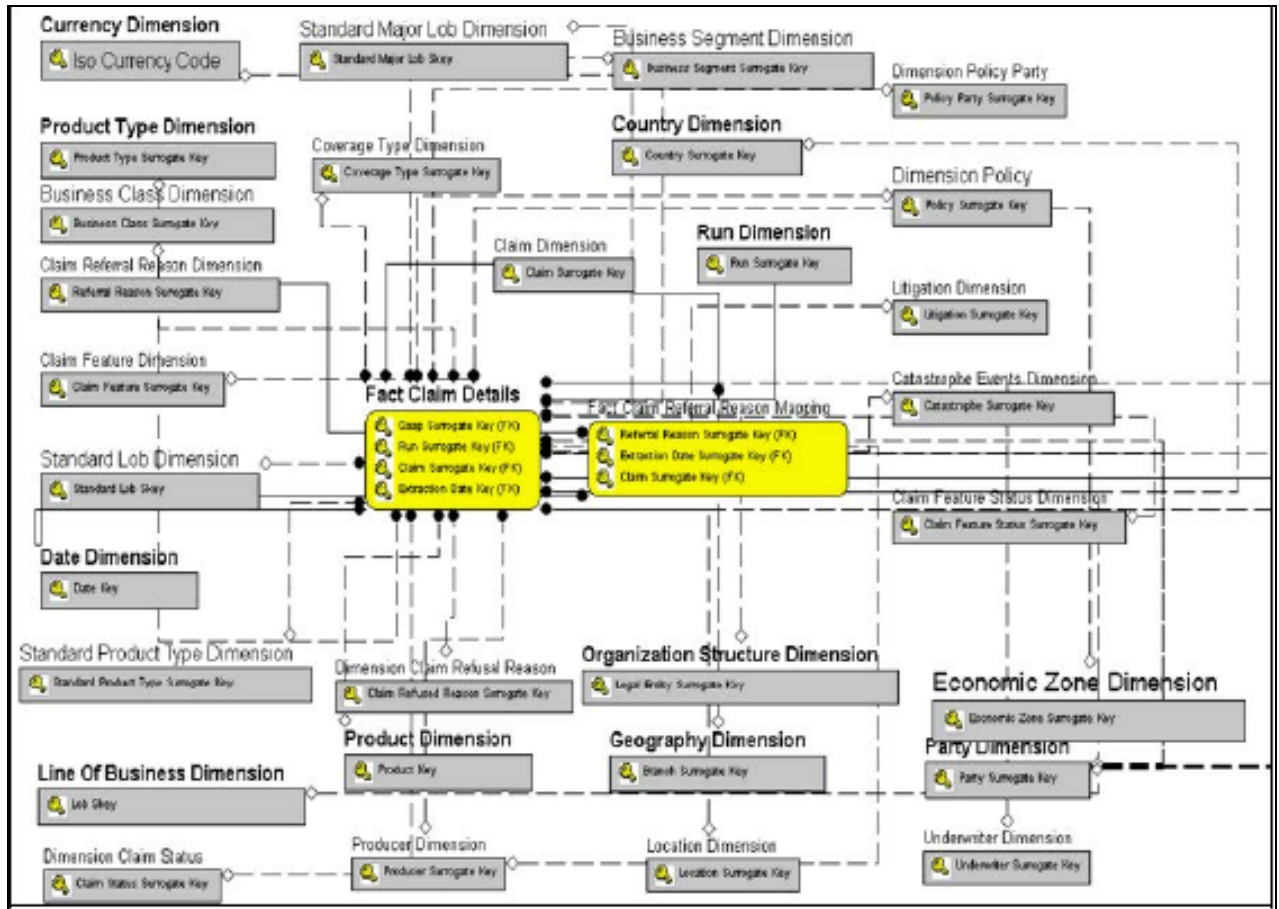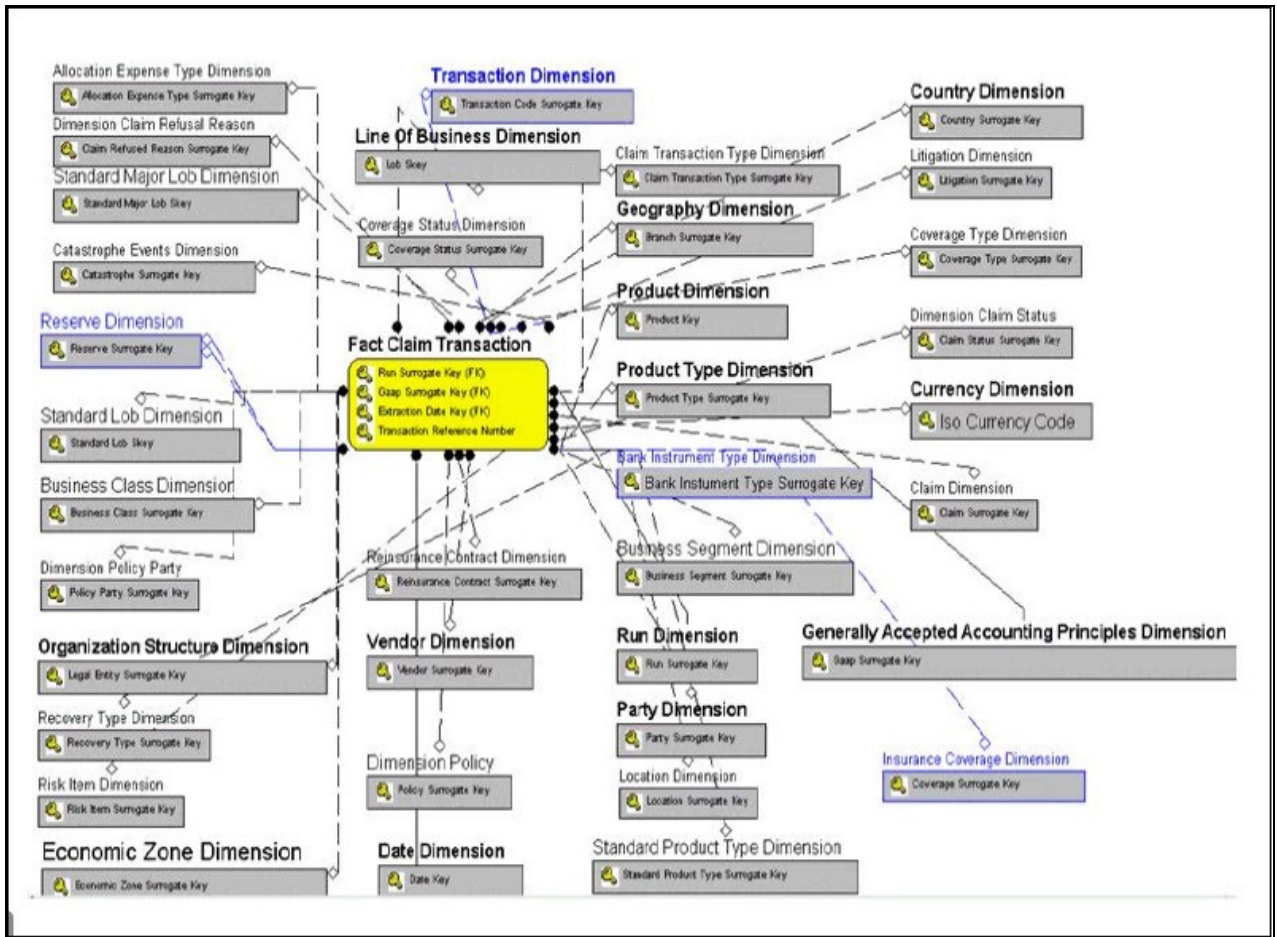
Figure 8: Claim Details

Figure 9: Claim Transactions

5 General Insurance Reports

5.1 Managing Corporate Performance Dashboard

This chapter explains the reports available under each tab in the Corporate Performance Dashboard.

5.1.1 Managing Reports

The following tabs are present in the Corporate Performance Dashboard:

- Corporate Performance Summary
- Performance Overview
- Lines of business Overview
- Lines of Business Performance
- Product Overview
- Product Performance

The following screenshots display the essential nature of the available reports as per each tab:

Figure 10: Corporate Performance Dashboard Tabs
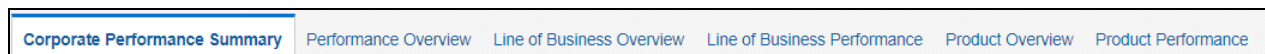
5.1.1.1 Corporate Performance Summary Tab

The Corporate Performance Summary tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing. The filters for this tab include:
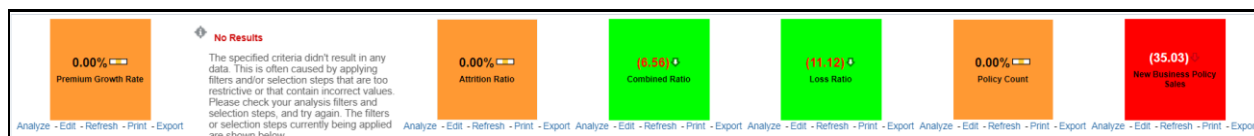
- Time
- Company
- Geography

The various reports available under this tab are discussed in the following sections.

5.1.1.1.1 Key Performance Indicators Flash

This report shows snapshots of key performance indicators represented through flash boxes for the current period.

Figure 11: Key Performance Indicators Flash

5.1.1.1.2   Premium

This report shows premium revenue across all lines of businesses and underlying products through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

Figure 12: Premium
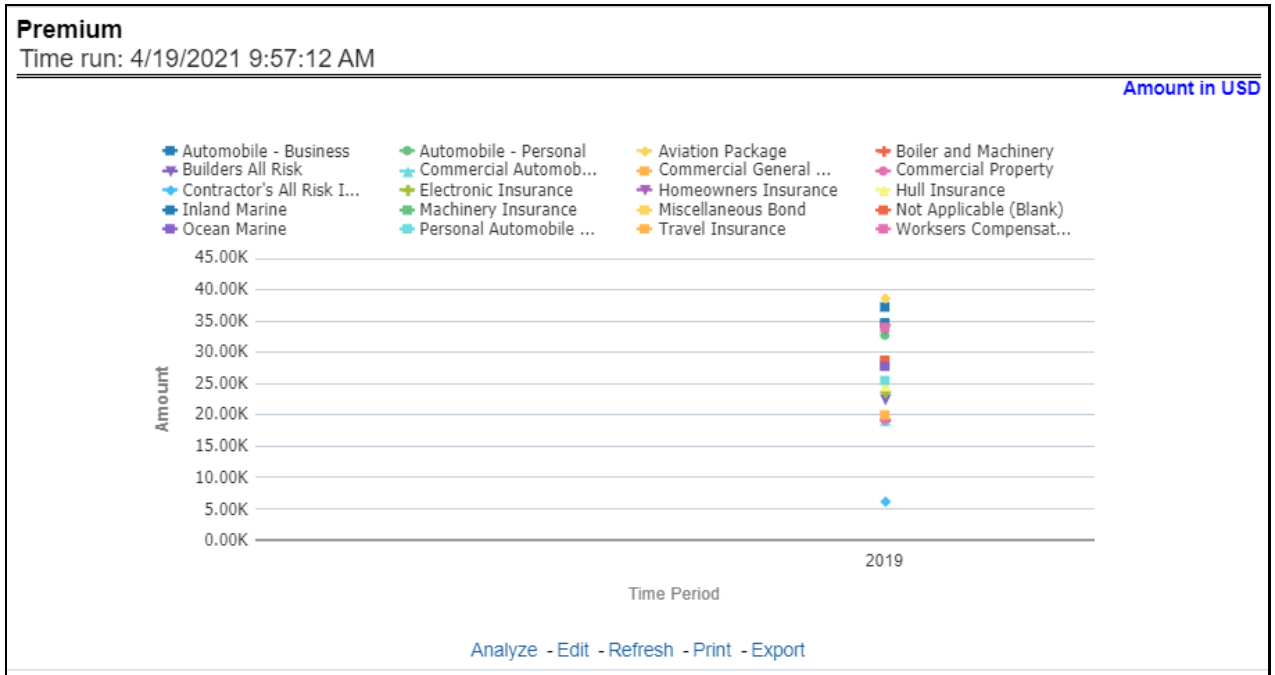
5.1.1.1.3   Policy

This report shows policy-related expenses across all lines of businesses and underlying products through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

Figure 13: Policy

5.1.1.1.4 Investment Income

This report shows investment revenue across all lines of businesses and underlying products through a time-series graph. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

5.1.1.1.5 Claims

This report shows expense towards claim payments across all lines of businesses and underlying products through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

Figure 14: Claims

5.1.1.1.6 Expenses

This report shows policy-related expenses across all lines of businesses and underlying products through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
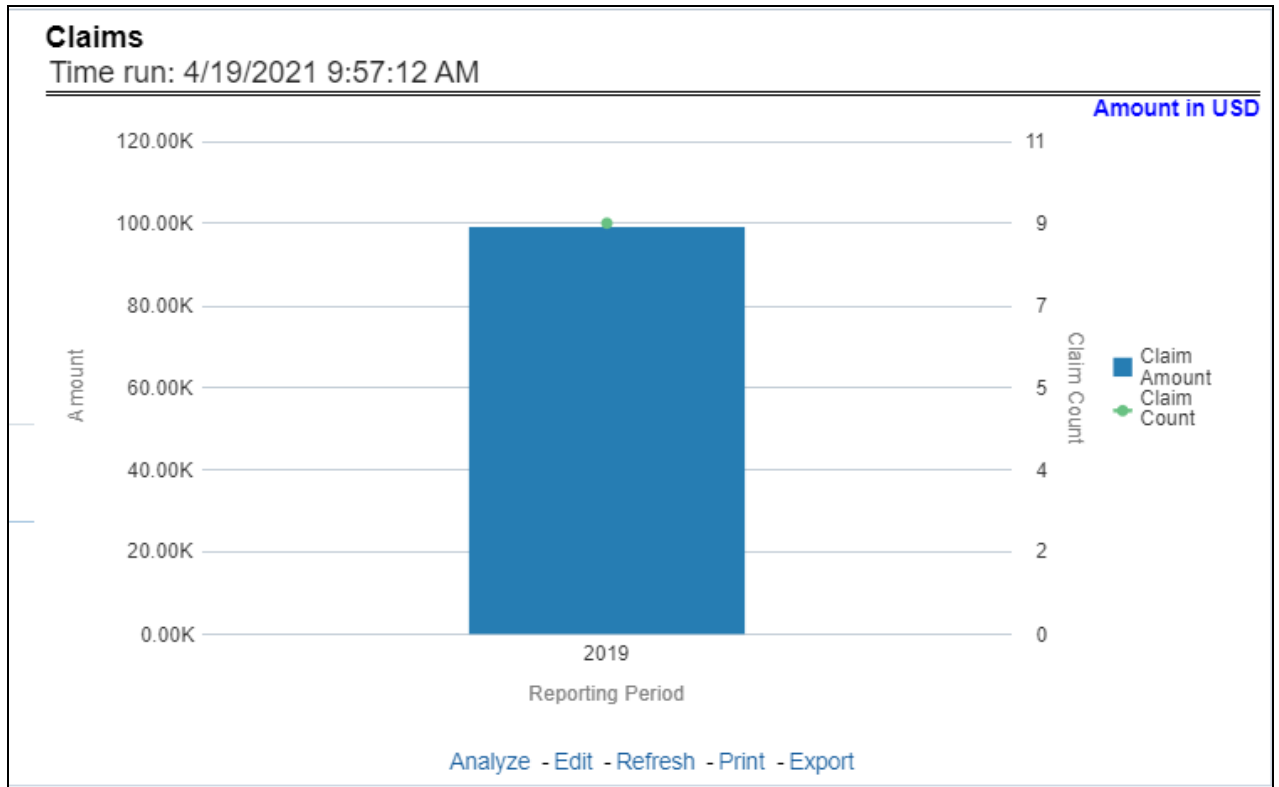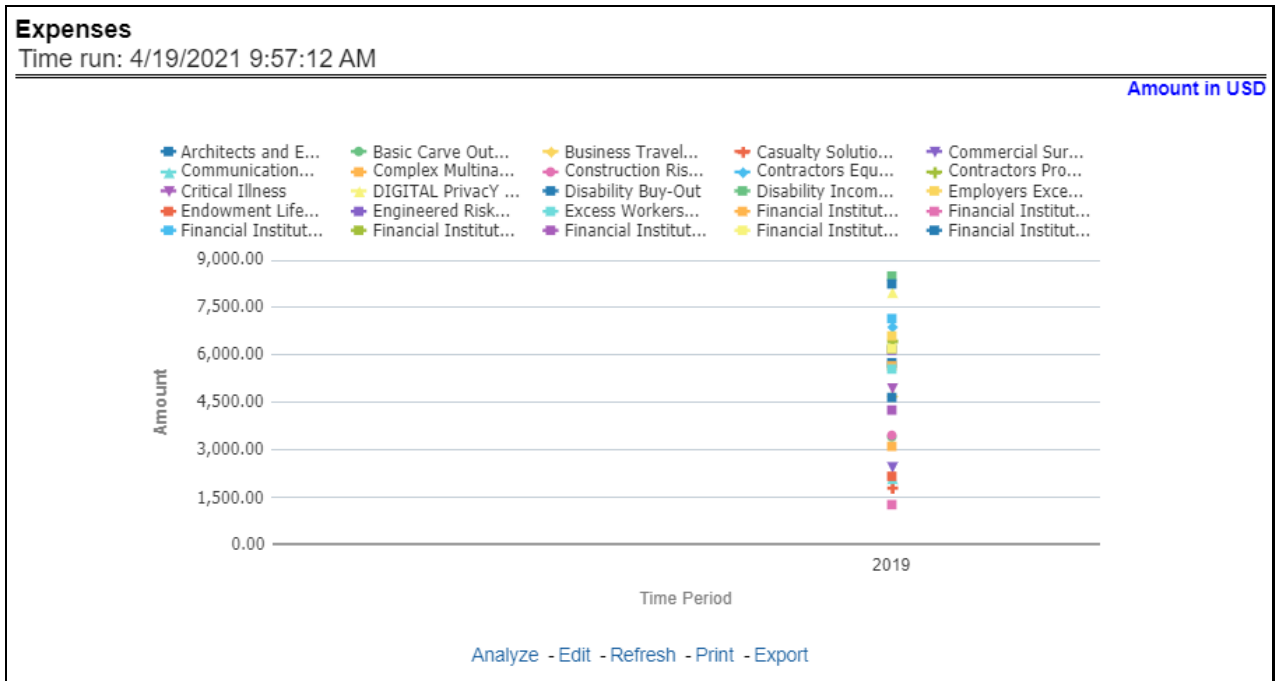
Figure 15: Expenses

Expenses
Time run: 4/19/2021 9:57:12 AM

5.1.1.1.7   Ratios

This report shows key business indicator ratios across all lines of businesses and underlying products through a time series. The key ratio indicator report contains various report level filters such as Combined Ratio, Loss ratio, Expense Ratio, and Underwriting Balance Ratio, and can be viewed by individual ratio or all ratios together. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts.

Figure 16: Ratios

Ratios
Time run: 4/19/2021 9:57:12 AM

5.1.1.2 Performance Overview Tab

All reports on this tab focus on the policy performance perspective. The reports represent business performance through a policy performance perspective. The filters of this tab include:
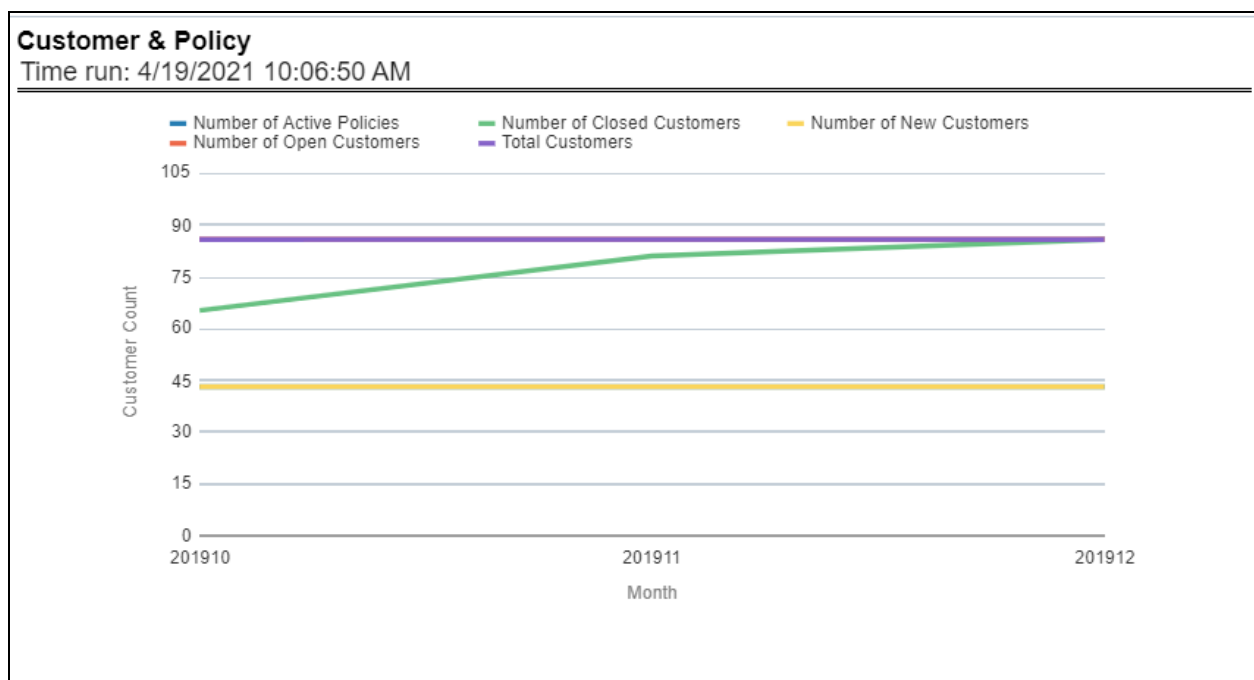
- Time

- Company

- Geography

The various reports available under this tab are discussed in the following sections.

5.1.1.2.1 Customer and Policy

This report provides enterprise-wide performance with customer and policy information overtime a period. Various performance metrics-based measures, for example, the number of New Customers, Number of Closed Customers, and so on for the reporting period selected, are compared with the previous periods and displayed. It shows enterprise performance through customers and policies. This report can be viewed and tracked through control areas like Time, Company, and Geography. The values are in the Line Graph.

Figure 17: Customer and Policy

5.1.1.2.2 Income Statement

At an enterprise level, performance through various financial indicators can be tracked through an Income Statement. This helps to understand the company's financial position at a given point in time. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts. The values are in a table.

Figure 18: Income Statement

Income Statement
Time run: 4/19/2021 10:06:50 AM

Amount in Millions

| Particulars	Current	Previous	Vari:
Insurance Premium Revenue	538,702.23	1,616,106.68	(66.6
Insurance Premium Ceded To Reinsurers	(2,875,063,673.61)	(8,625,191,020.82)	(66.6
Net Insurance Premium Revenue	(2,874,524,971.38)	(8,623,574,914.15)	(66.6
Fee Income- Insurance Contracts	9,986,758,054.22	29,960,274,162.66	(66.6
Net Income	7,112,233,082.84	21,336,699,248.51	(66.6
Insurance Benefits	52,988,480.46	154,845,753.06	(65.7
Insurance Claims and Loss Adjustment Expenses	40,766.97	122,300.92	(66.6
Insurance Claims and Loss Adjustment Expenses Recovered From Reinsurers	(354,613.00)	(1,063,839.00)	(66.6
Net Insurance Benefits and Claims	(52,674,634.44)	(153,904,214.99)	(65.7
Expenses for the Acquisition of Insurance and Investment Contracts	10,622,445,400.14	31,867,336,200.43	(66.6
Expenses for Marketing and Administration	5,222,770,100.57	15,668,310,301.70	(66.6
Expenses	(15,845,215,500.71)	(47,535,646,502.13)	(66.6
Result of Operating Activities	(8,785,657,052.31)	(26,352,851,468.60)	(66.6
Profit Before Tax	(8,785,657,052.31)	(26,352,851,468.60)	(66.6
Profit for the Year	(8,785,657,052.31)	(26,352,851,468.60)	(66.6

Analyze - Edit - Refresh - Print - Export

e above values are displayed as of latest MIS Year available by default compared with the

5.1.1.2.3   Policy

This report shows counts of policies for all lines of businesses and underlying products through a time series. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts.

Figure 19: Policy

Policy
Time run: 4/19/2021 10:06:50 AM
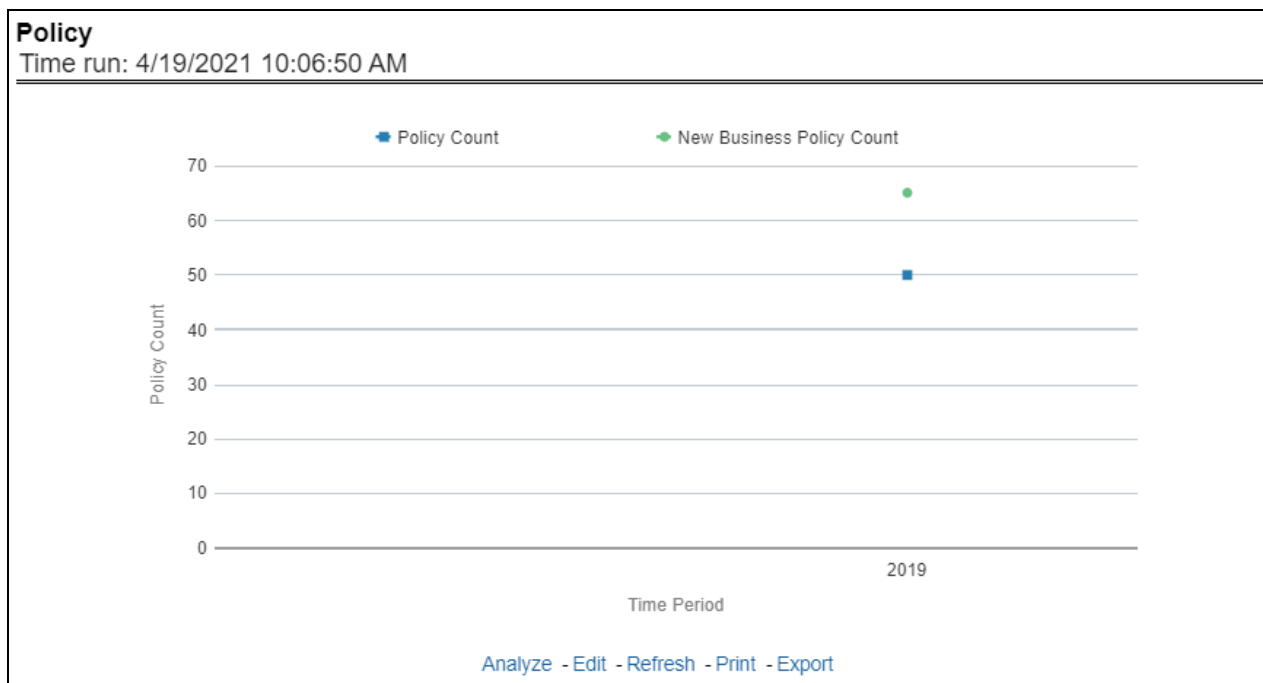
5.1.1.2.4 Premium Trends

This report shows a trend in revenue through different types of premium, for example, Written Premium, Earned Premium, and Ceded Premium, at an enterprise level, for all lines of businesses and underlying products through a time series. The Premium Trends report contains the following report level filters:

- Written Premium
- Earned Premium
- Collected Premium
- Uncollected Earned Premium
- Retained Premium
- Ceded Premium

This report can be viewed by individual premium type or all types together through a line graph. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts.

Figure 20: Premium Trends

Premium Trends
Time run: 4/19/2021 10:06:51 AM
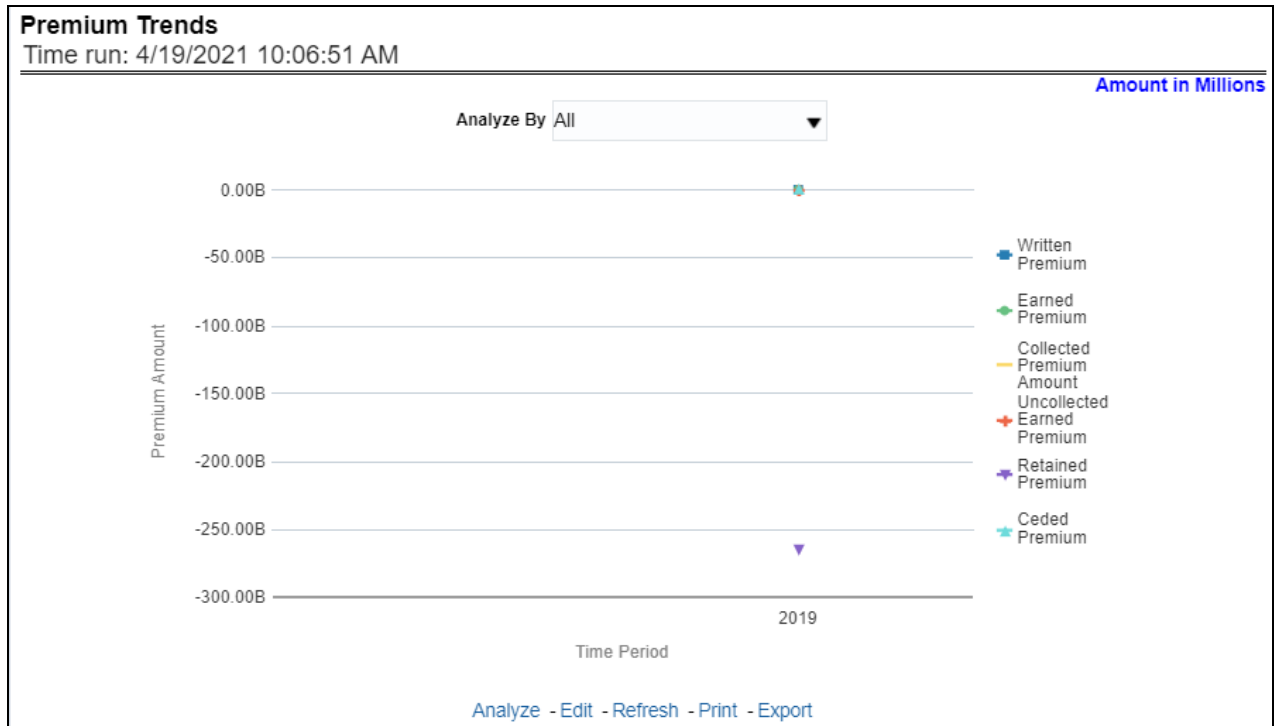
5.1.1.2.5 Written Premium versus Earned Premium Trend

This report shows the trend in revenue and a comparison between Written Premium and Earned Premium, at an enterprise level, for all lines of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through report level filters like Lines of business and Products for more granularities, through a stacked bar graph. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts.
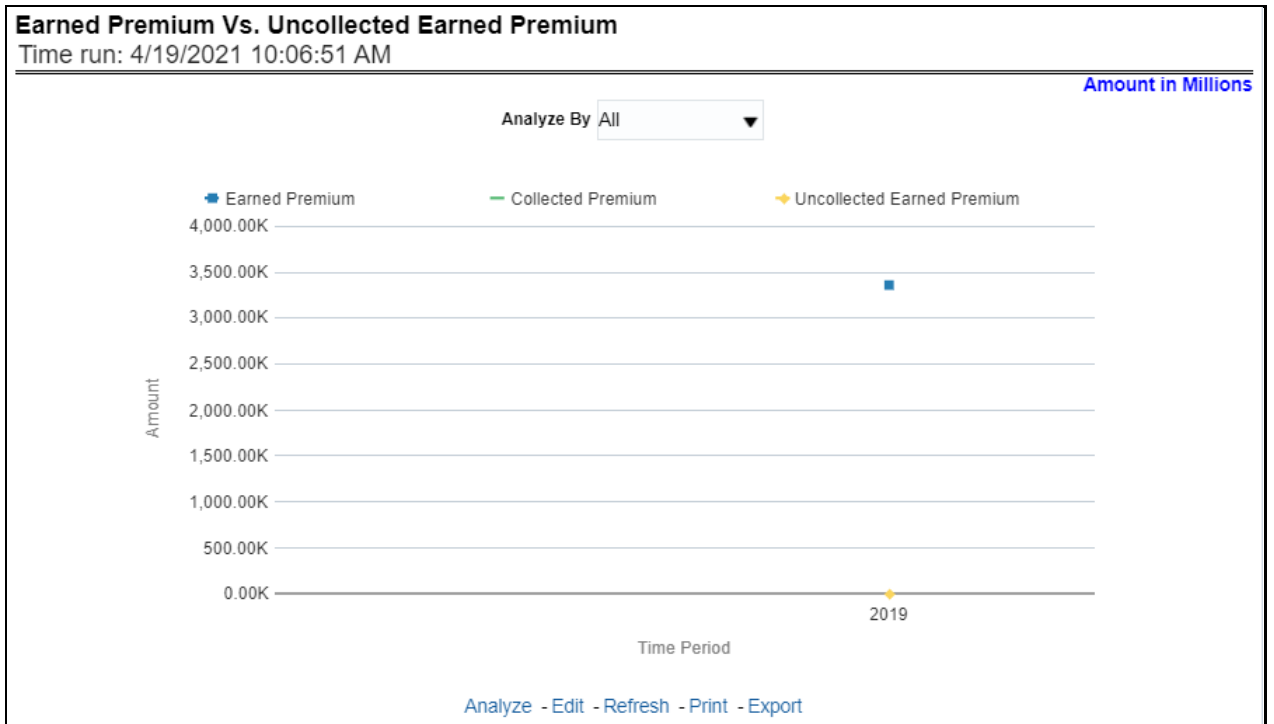
Figure 21: Written Premium vs. Earned Premium Trend

Written Premium Vs. Earned Premium Trend
Time run: 4/19/2021 10:06:50 AM
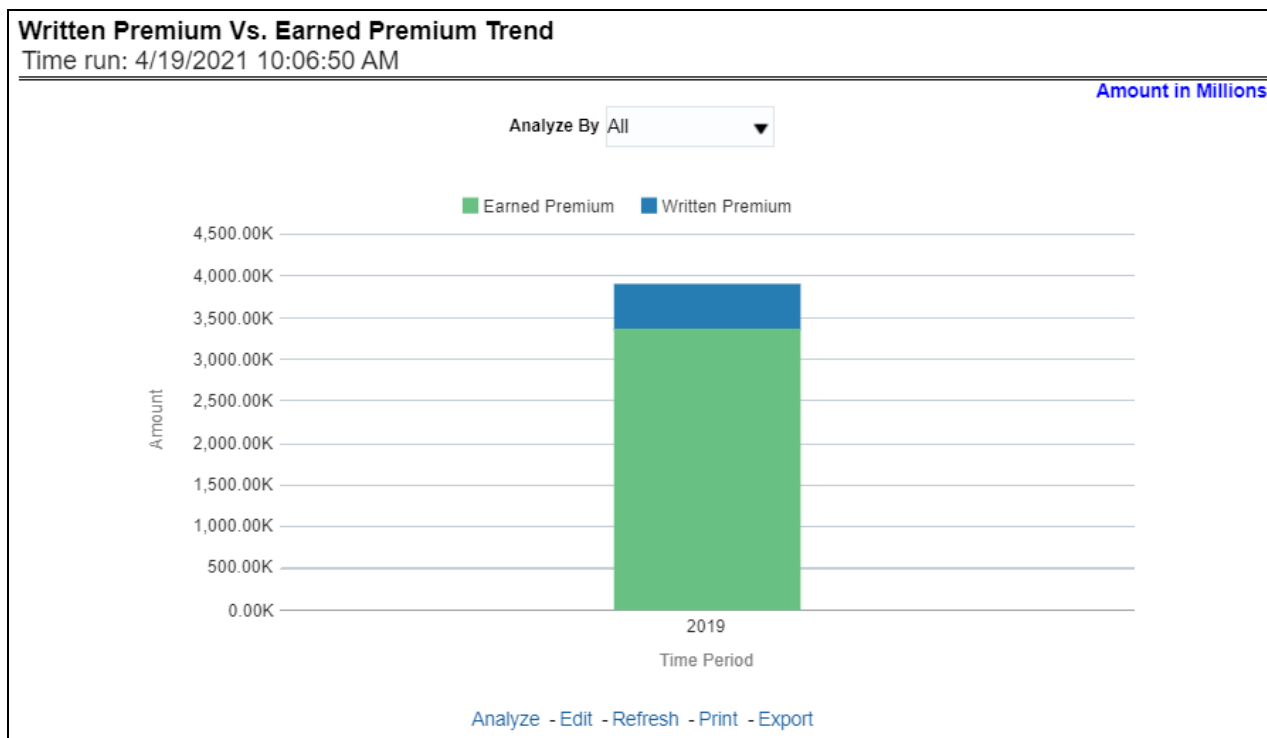
5.1.1.2.6 Earned Premium versus Uncollected Earned Premium

This report shows a trend in the actual collection of earned premium through a comparison between earned premium, collected premium, and uncollected earned premium. This report shows at an enterprise level, for all lines of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through report level filters like Lines of business and Products for more granularities. The values are in a stacked bar graph. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts.

Figure 22: Earned Premium vs. Uncollected Earned Premium

Earned Premium Vs. Uncollected Earned Premium
Time run: 4/19/2021 10:06:51 AM

Amount in Millions

Analyze By All ▼

■ Earned Premium — Collected Premium ◆ Uncollected Earned Premium

Amount (Y-axis): 4,000.00K, 3,500.00K, 3,000.00K, 2,500.00K, 2,000.00K, 1,500.00K, 1,000.00K, 500.00K, 0.00K

Time Period: 2019

Analyze - Edit - Refresh - Print - Export

5.1.1.2.7   Policy Expense Summary Trend

This report shows policy-related expenses under different expense heads at an enterprise level, for all lines of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through report level filters like Lines of business and Products for more granularities. The values are in a clustered bar graph. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts.

Figure 23: Policy Expense Summary Trend
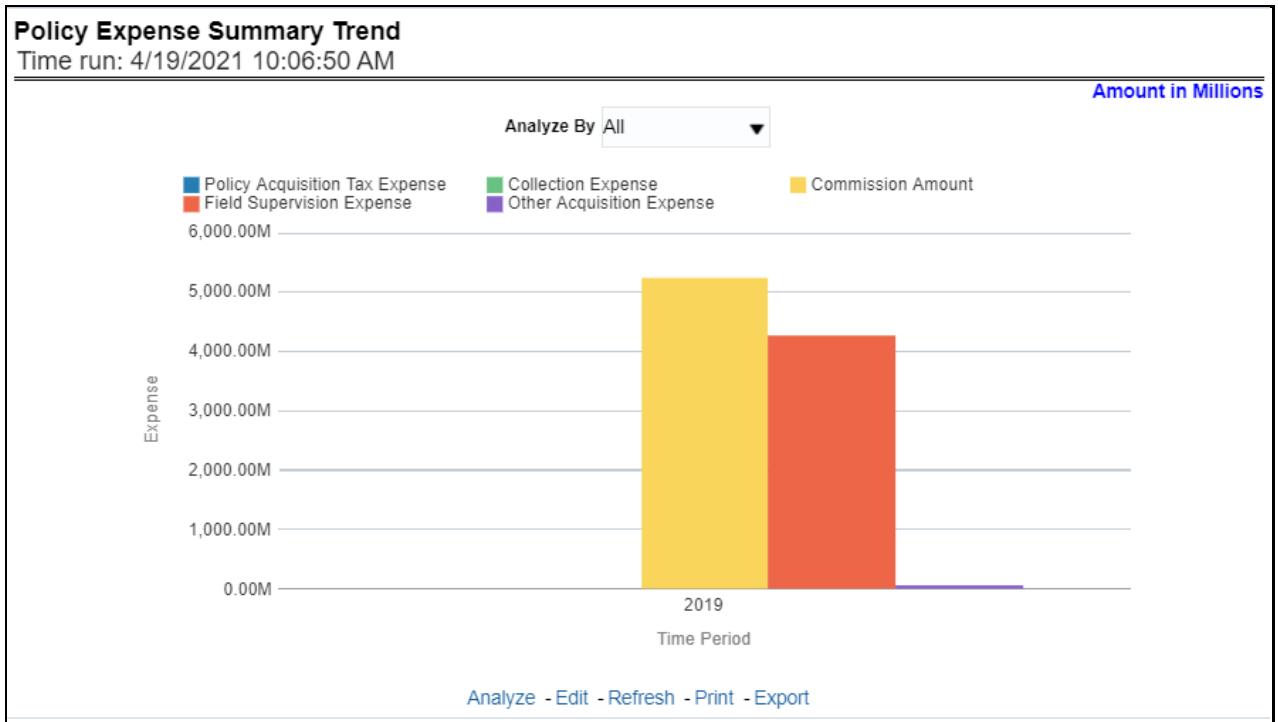
5.1.1.2.8 New Business Quote Count

This report shows the number of quotes generated for new business, at an enterprise level, for all lines of businesses and underlying products through a time series. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts.
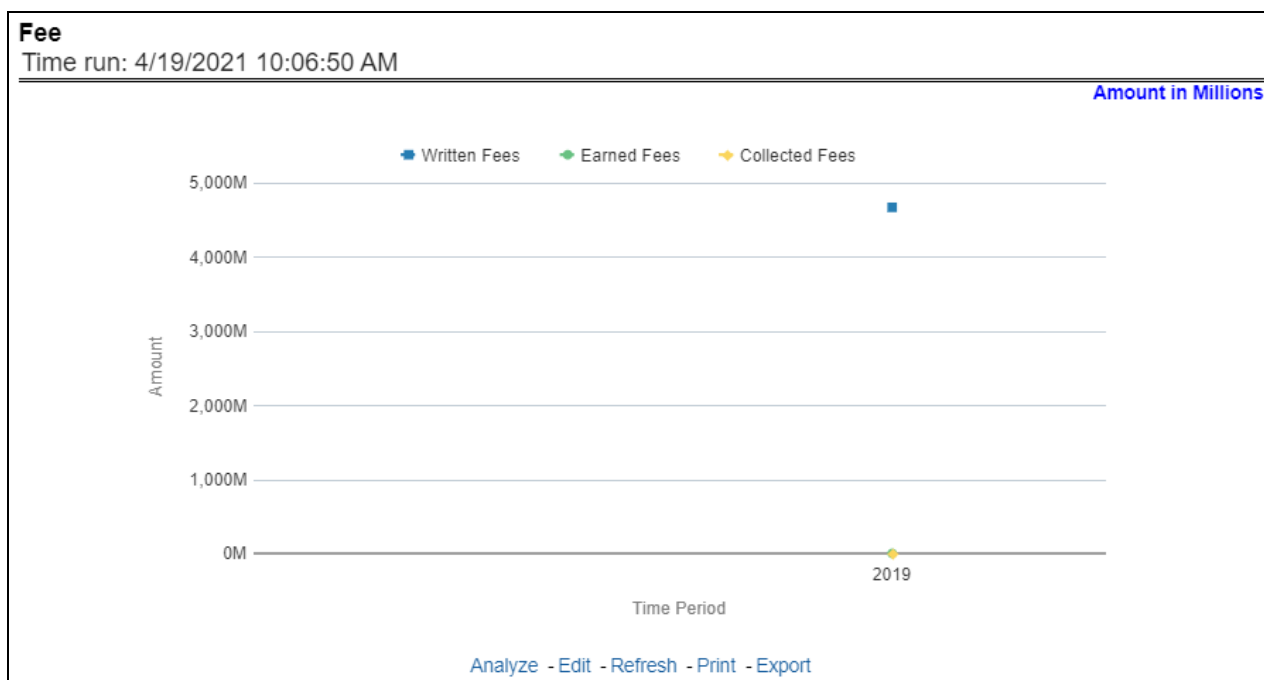
Figure 24: New Business Quote Count
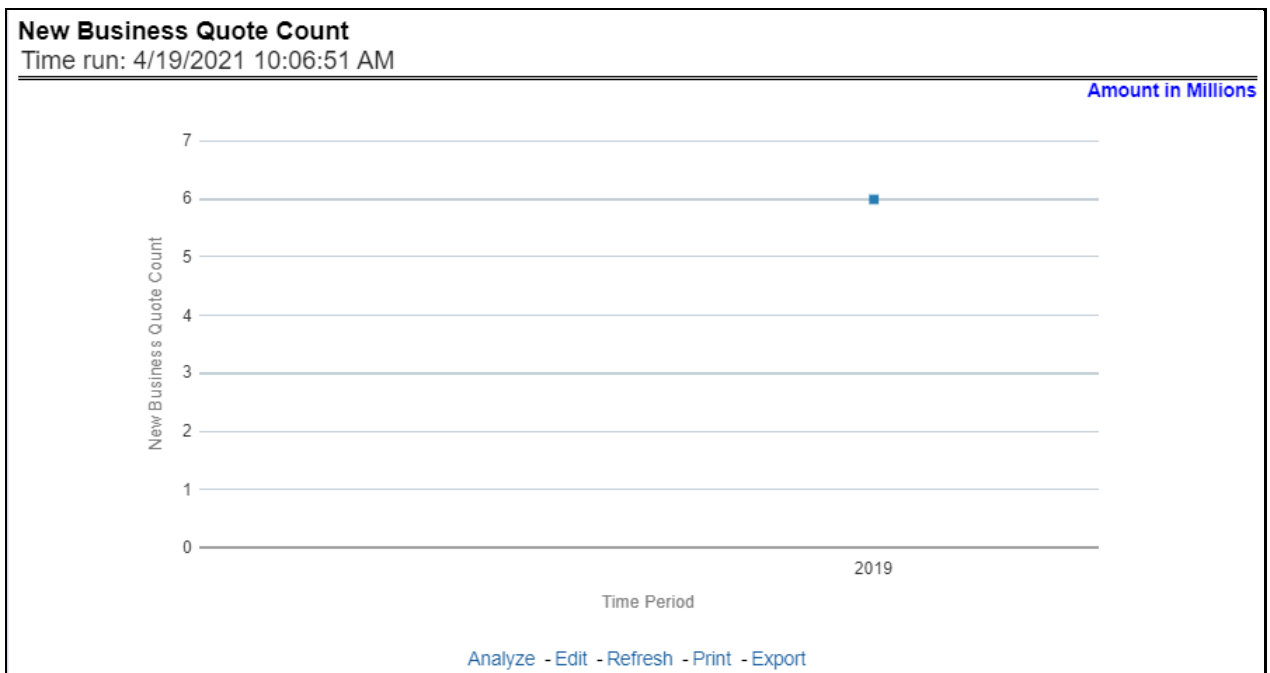
5.1.1.2.9 Fee

This report shows fee income generated, earned, collected, and refunded, at an enterprise level, for all lines of businesses and underlying products through a time series. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts.

Figure 25: Fee

5.1.1.2.10 Tax

This report shows the premium tax trend for tax generated, earned, and collected, at an enterprise level, for all lines of businesses and underlying products through a time series. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts.

Figure 26: Tax

Tax
Time run: 4/19/2021 10:06:51 AM

Amount in Millions
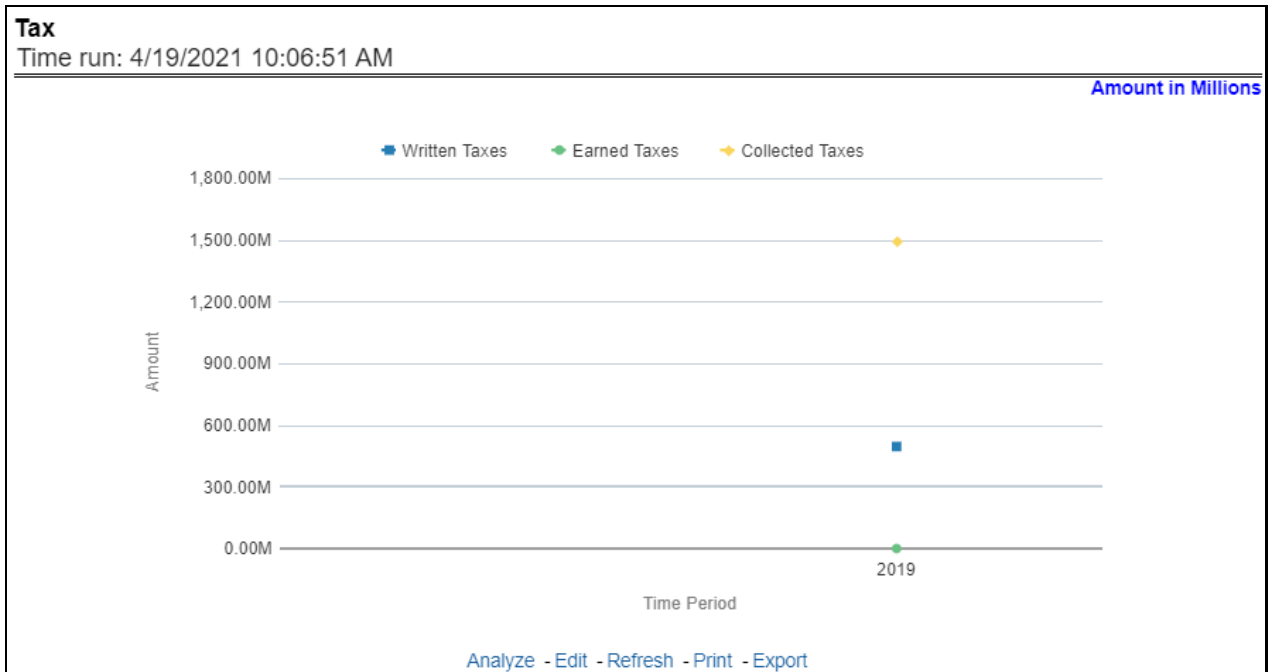
5.1.1.2.11   Policy Expense versus Claim Expense

This trend report shows a comparison between policy expenses and claim expenses, at an enterprise level, for all lines of businesses and underlying products through a time series. This report can be analyzed over various periods, entities, and geographies selected from page-level prompts.

**Figure 27: Policy Expense versus. Claim Expense**
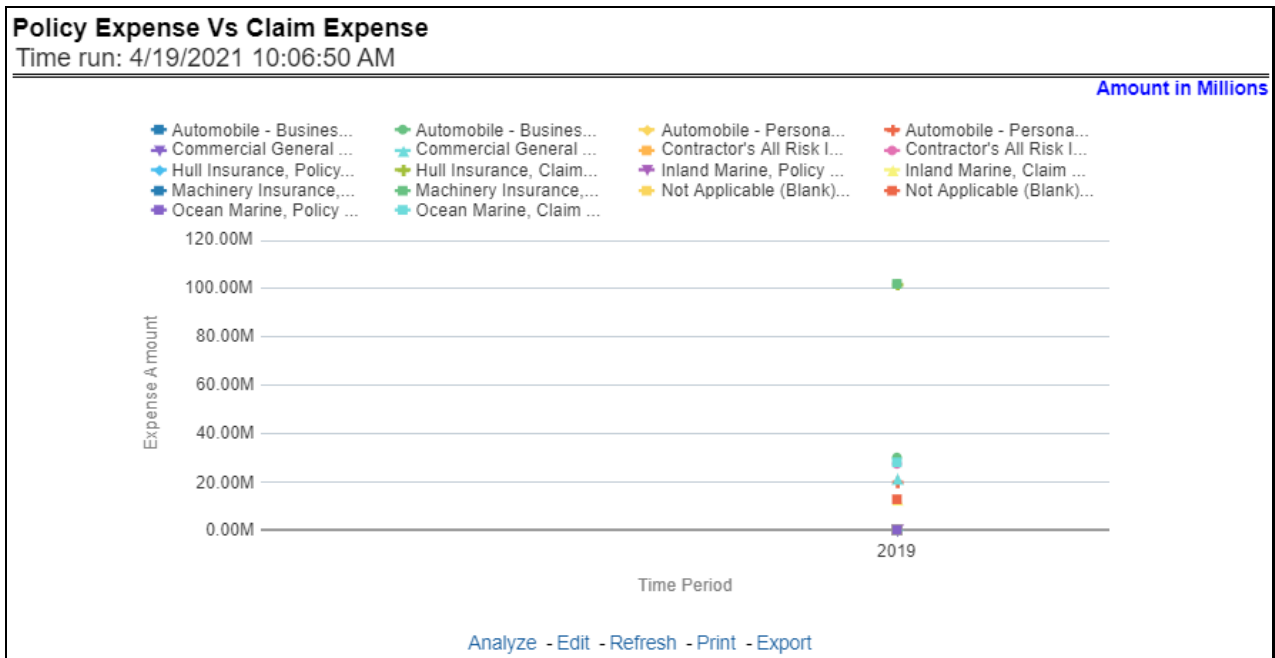
5.1.1.2.12   Claim Payment versus Recovery Trends

This report shows a comparison between claim payments and recoveries made as well as the trend in various types of recoveries at an enterprise level, for all lines of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through the following report level filters for more granularities:

- Claim Payments

- All recovery Payments

- Fraud Recovery

- Litigation Recovery

- Reinsurance Recovery

- Subrogation Recovery

- Salvage Recovery

The values are in a line graph. This report can also be analyzed over various periods, entities, and geographies selected from page-level prompts

**Figure 28: Claim Payment versus Recovery Trends**
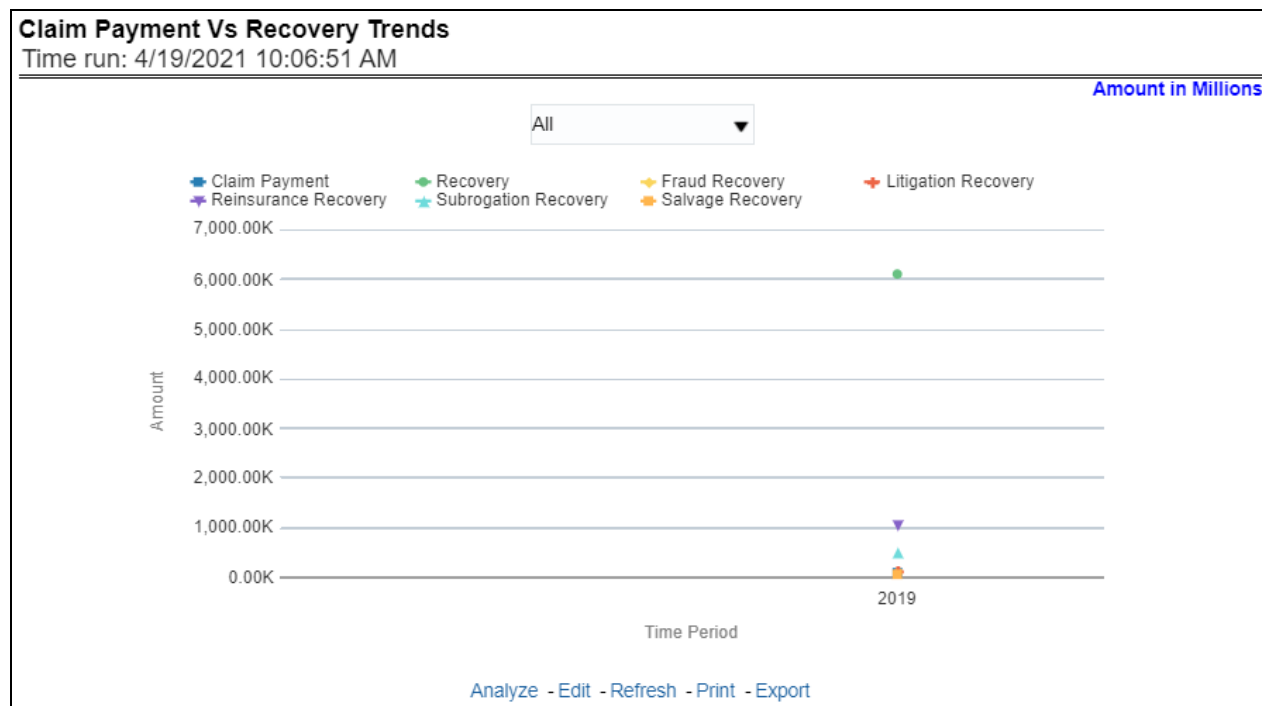
5.1.1.2.13   Claim Expense Summary Trend

This report shows a trend and comparison between various types of claim expenses at an enterprise level, for all lines of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through the report level filters, Lines of business and products, for more granularities. The values are in a clustered bar graph. This report can also be analyzed over various periods, entities, and geographies selected from page-level prompts.
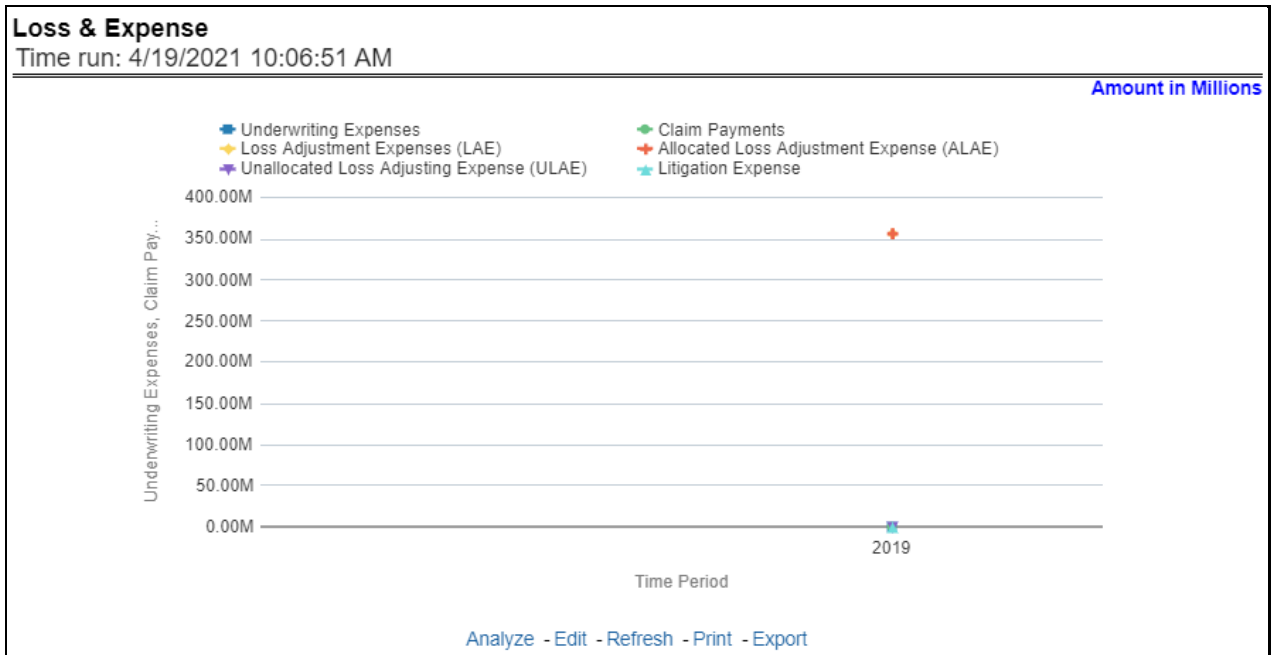
Figure 29: Claim Expense Summary Trend
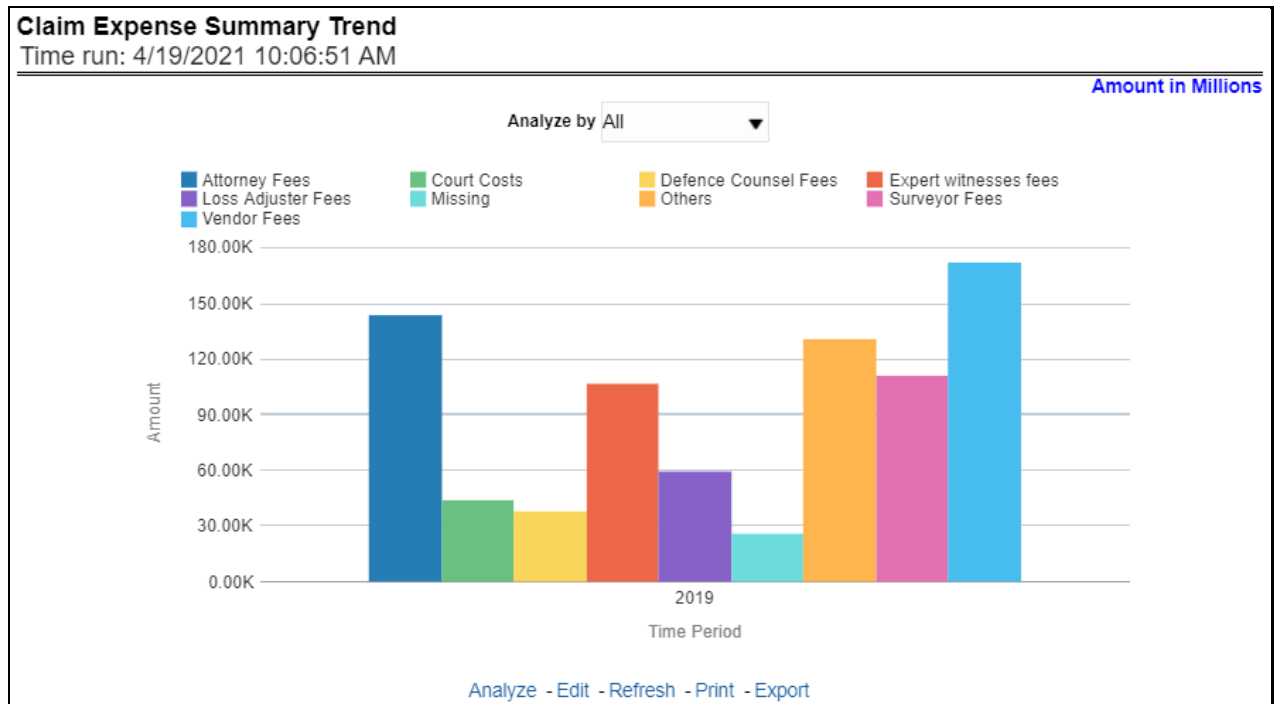
5.1.1.2.14 Loss and Expense

This report shows a trend and comparison between underwriting expense and various types of loss adjustment expenses along with actual claim payments and litigation expenses at an enterprise level, for all lines of businesses and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various periods, entities, and geographies selected from page-level prompts.
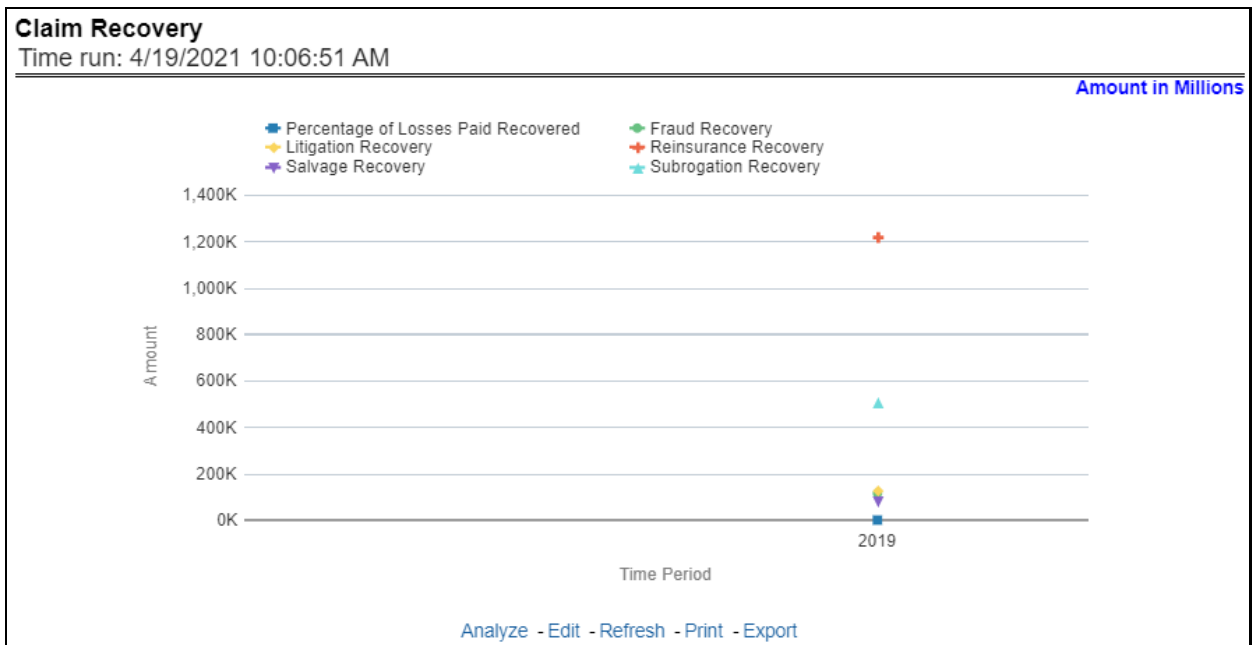
Figure 30: Loss and Expense

Loss & Expense
Time run: 4/19/2021 10:06:51 AM

Amount in Millions

Underwriting Expenses — Claim Payments
Loss Adjustment Expenses (LAE) — Allocated Loss Adjustment Expense (ALAE)
Unallocated Loss Adjusting Expense (ULAE) — Litigation Expense

Underwriting Expenses, Claim Pay...

400.00M
350.00M
300.00M
250.00M
200.00M
150.00M
100.00M
50.00M
0.00M

2019

Time Period

Analyze - Edit - Refresh - Print - Export

5.1.1.2.15 Claim Recovery

This report shows a trend in various types of recoveries as well as the extent of recoveries against paid losses, at an enterprise level, for all lines of businesses and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various periods, entities, and geographies selected from page-level prompts.

Figure 31: Claim Recovery

Claim Recovery
Time run: 4/19/2021 10:06:51 AM

Amount in Millions

Percentage of Losses Paid Recovered — Fraud Recovery
Litigation Recovery — Reinsurance Recovery
Salvage Recovery — Subrogation Recovery

Amount

1,400K
1,200K
1,000K
800K
600K
400K
200K
0K

2019

Time Period

Analyze - Edit - Refresh - Print - Export

5.1.1.2.16 Key Performance Ratios

This report shows the trend in various key performance metrics, that is, combined ratio, operating ratio, commission ratio, loss ratio, and so on for all lines of businesses and underlying products over a selected period. Values are in a line graph. This report can also be analyzed over various periods, entities, and geographies selected from page-level prompts.

**Figure 32: Key Performance Ratios**
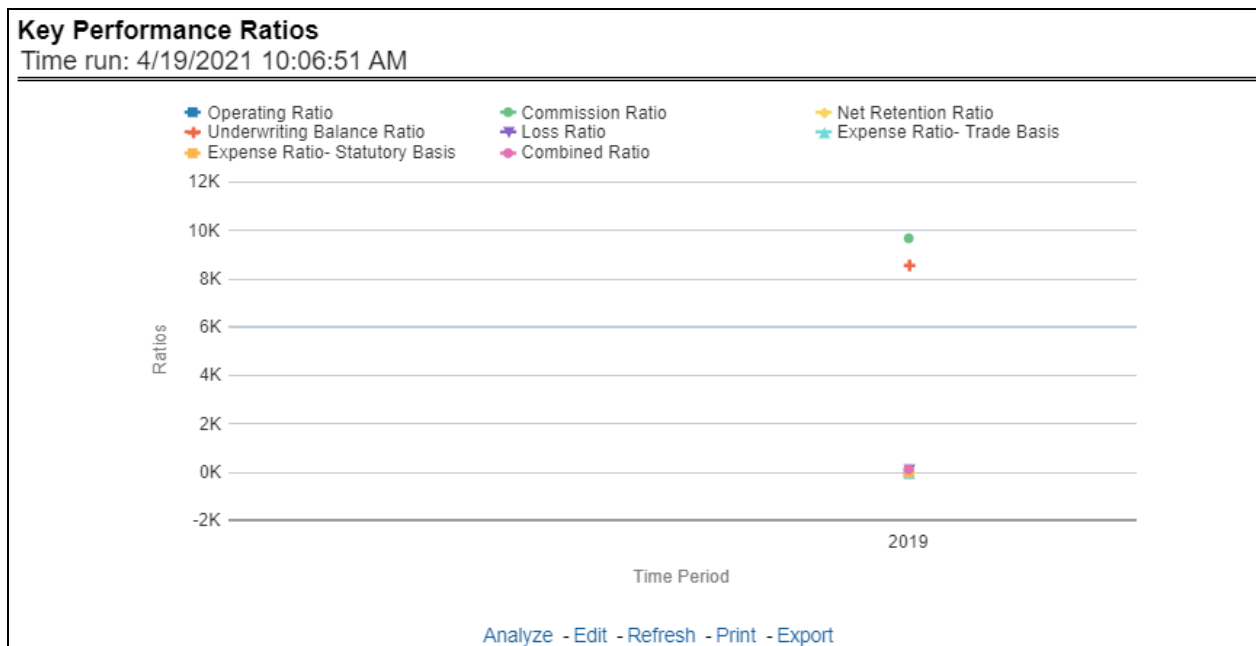
5.1.1.2.17 Key Performance Indicators for Policy

This report shows the trend in two key policy performance indicators that is the gross premium growth rate and attrition ratio, for all lines of businesses and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various periods, entities, and geographies selected from page-level prompts.

Figure 33: Key Performance Indicators for Policy

Key Performance Indicators for Policy
Time run: 4/19/2021 10:06:51 AM

Analyze - Edit - Refresh - Print - Export
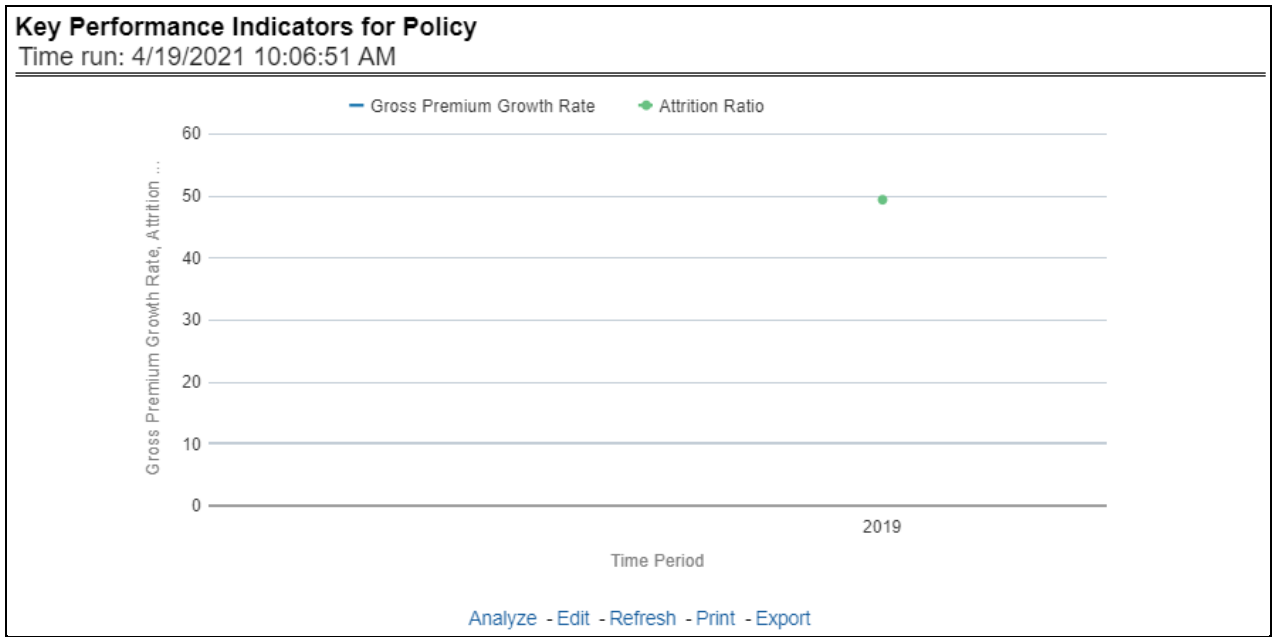
5.1.1.2.18 Key Performance Indicators for Claims

This report shows a trend in two key claim performance indicators, average values of claim frequency and claim severity, for all lines of businesses, and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various periods, entities, and geographies selected from page-level prompts.

Figure 34: Key Performance Indicators for Claims

Key Performance Indicators for Claims
Time run: 4/19/2021 10:06:51 AM

Analyze - Edit - Refresh - Print - Export
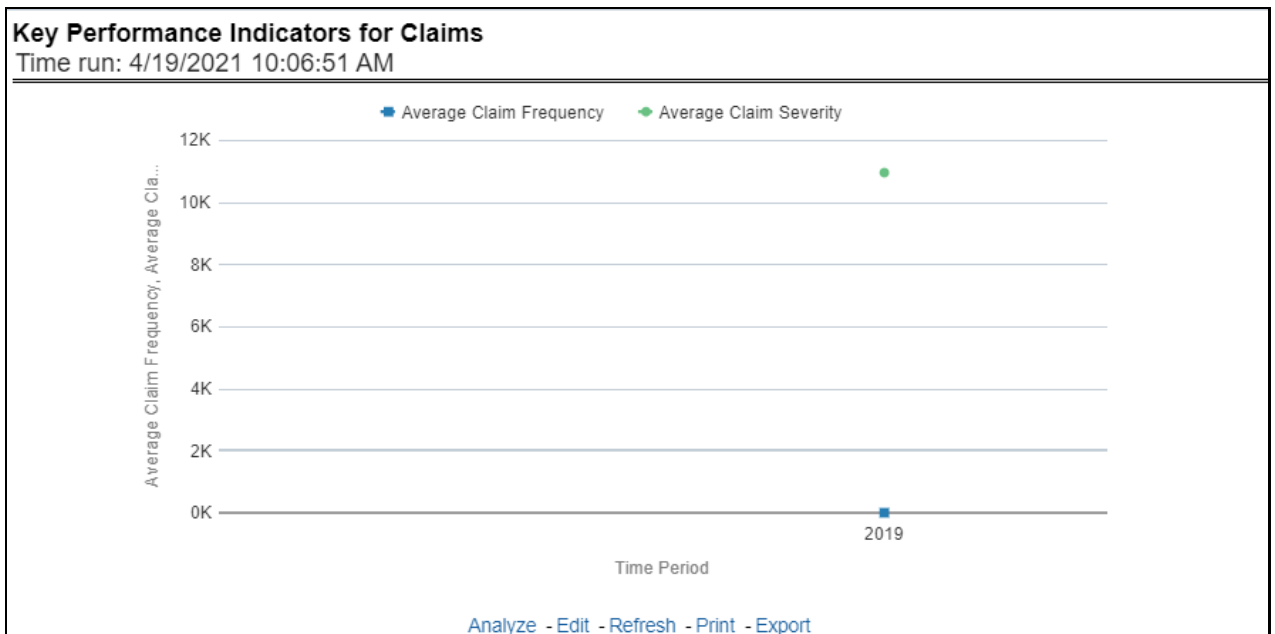
5.1.1.3 Lines of Business Overview Tab

The Lines of business overview tab includes reports that focus on an overview of Key Performance Indicators for Lines of businesses. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis.

Following are the filters available for this tab:

- Time

- Company

- Geography

- Lines of business

The various reports available under this tab are discussed in the following sections.

5.1.1.3.1 Customer Distribution by Policy Status

This report provides customer and policy information through time series. Various performance metrics-based measures, for example, the Number of New Customers, the Number of Closed Customers, and so on for the reporting period selected, are displayed on a year-on-year basis. This report can be analyzed over various periods, entities, geographies, and lines of business selected from page-level prompts.

Figure 35: Customer Distribution by Policy Status
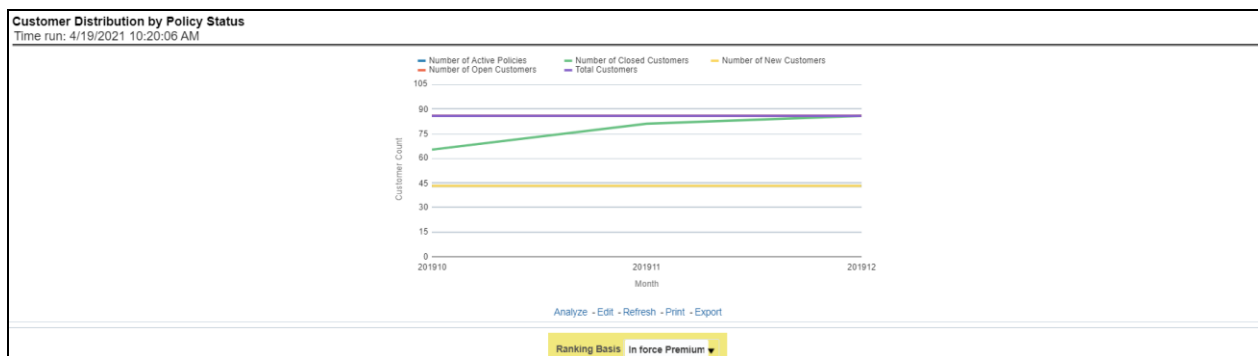
5.1.1.3.2 Top 10 Lines of Business for In-force Premium and Policy Count

This report provides ranking for the Top 10 lines of businesses in terms of in-force written premium and policy count with previous period ranking.

Figure 36: Top 10 Lines of Business for In-force Premium and Policy Count

5.1.1.3.3   Bottom Ten Lines of business for In-force Premium and Policy Count

This report provides ranking for the Bottom 10 lines of businesses in terms of in-force, written premium, and policy count with previous period ranking.

Figure 37: Bottom Ten Lines of business for In-force Premium and Policy Count

5.1.1.3.4   New Business Policy Distribution

This report provides Policy Count or Written Premium for all new business policies, as selected from the report level view option, during the reporting period across Lines of business through time series.
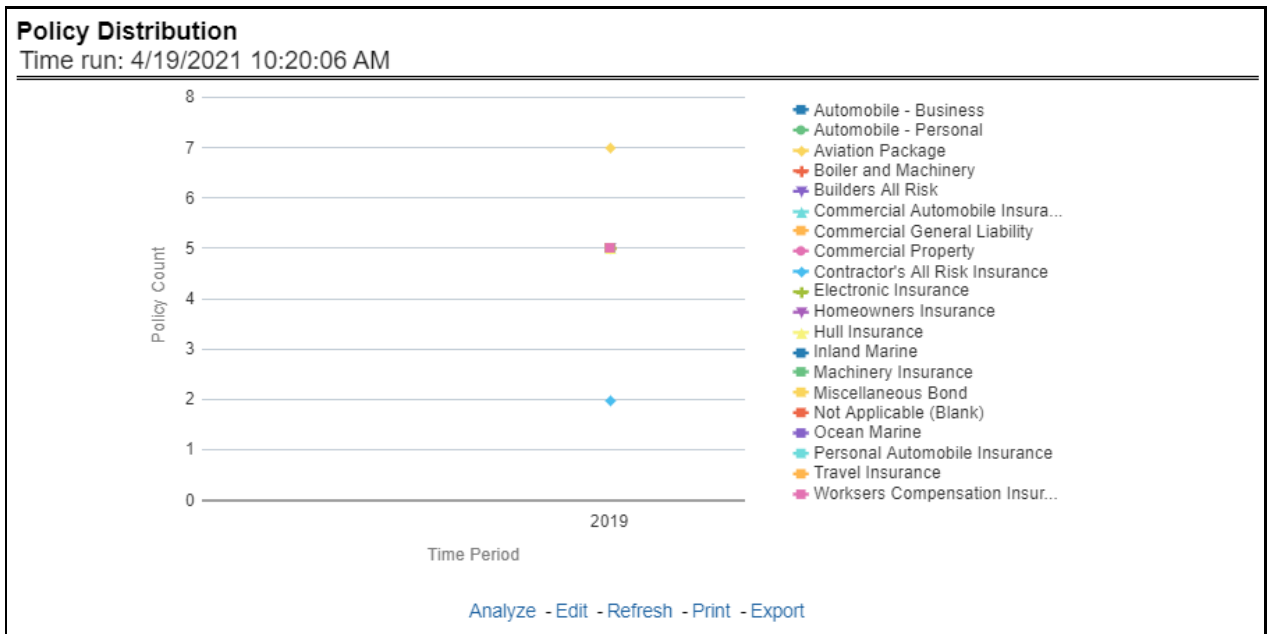
Figure 38: New Business Policy Distribution

5.1.1.3.5   Policy Distribution

This report provides a policy count of all active policies through a time series.

Figure 39: Policy Distribution

5.1.1.3.6   Policy Attrition by Lines of Business

The objective of the report is to show Attrition Policy Count and Attrition Written Premium across Lines of businesses over a period. The Attrition Policy count and attrition written premium values can be filtered

and analyzed through report level filters on various attrition types, for example, Cancellation, nonrenewal, and expiration.

Figure 40: Policy Attrition by Lines of Business

5.1.1.3.7 Quote Declines by Lines of Business

The objective of the report is to show the count of quote declines across lines of businesses. This report displays declines by various quote types through a time series. The report can be analyzed by all declined quotes as well as by various quote types, that is, New Business Quotes, Endorsement Quotes, Renewal Quotes, Reinstatement Quotes, and Cancellation Quotes.

Figure 41: Quote Declines by Lines of Business

5.1.1.3.8 Top Attrition Reason by Lines of Business

The objective of the report is to show the top three attrition reasons for each attrition type, that is, Cancellation, Nonrenewal, and Expiration in terms of percentage contribution to total attrition across Lines of businesses. These are reported for all lines of businesses in which the insurer writes business.

Figure 42: Top Attrition Reason by Lines of Business

**Top Attrition Reasons by Line of Business**
Time run: 4/19/2021 10:20:06 AM

Type	Rank	Reason	Automobile - Business	Automobile - Personal	Aviation Package	Boiler and Machinery	Builders All Risk	Commercial Automobile Insurance	Commercial General Liability	Commercial Property	Contract All Risk Insuranc
Top Cancellation Reasons	1	MSG						20.00%	20.00%		
	2	OTH							20.00%		
Top Expiration Reasons	1	MSG		20.00%					20.00%	20.00%	
	1	OTH			14.00%	40.00%				20.00%	20.00%
Top Nonrenewal Reasons	1	MSG		20.00%							
	1	OTH			14.00%						
	1	MSG	20.00%	60.00%	42.00%	20.00%	60.00%	20.00%	40.00%		100.(
	2	OTH	80.00%		28.00%	40.00%	20.00%	20.00%	20.00%	80.00%	

Analyze - Edit - Refresh - Print - Export

5.1.1.3.9   Lines of Business Loss Ratio Trend

This report shows Combined Ratio or Incurred Loss Ratio, as selected from the view option, across all lines of businesses through a time series.
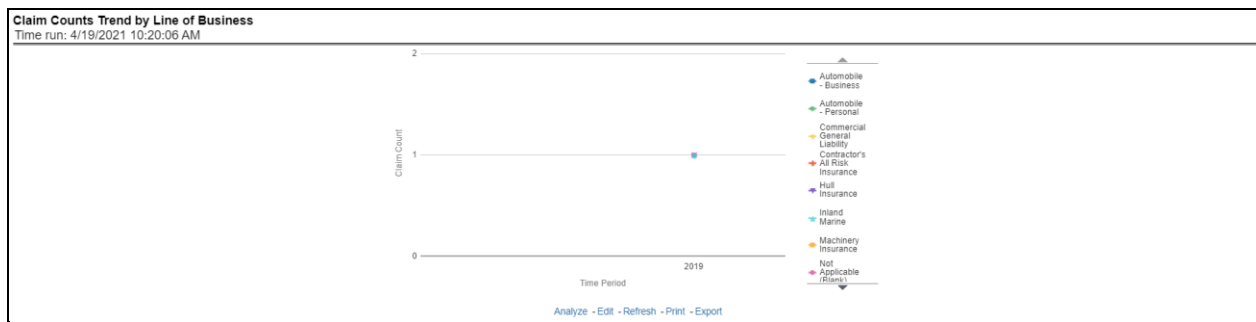
Figure 43: Lines of Business Loss Ratio Trend
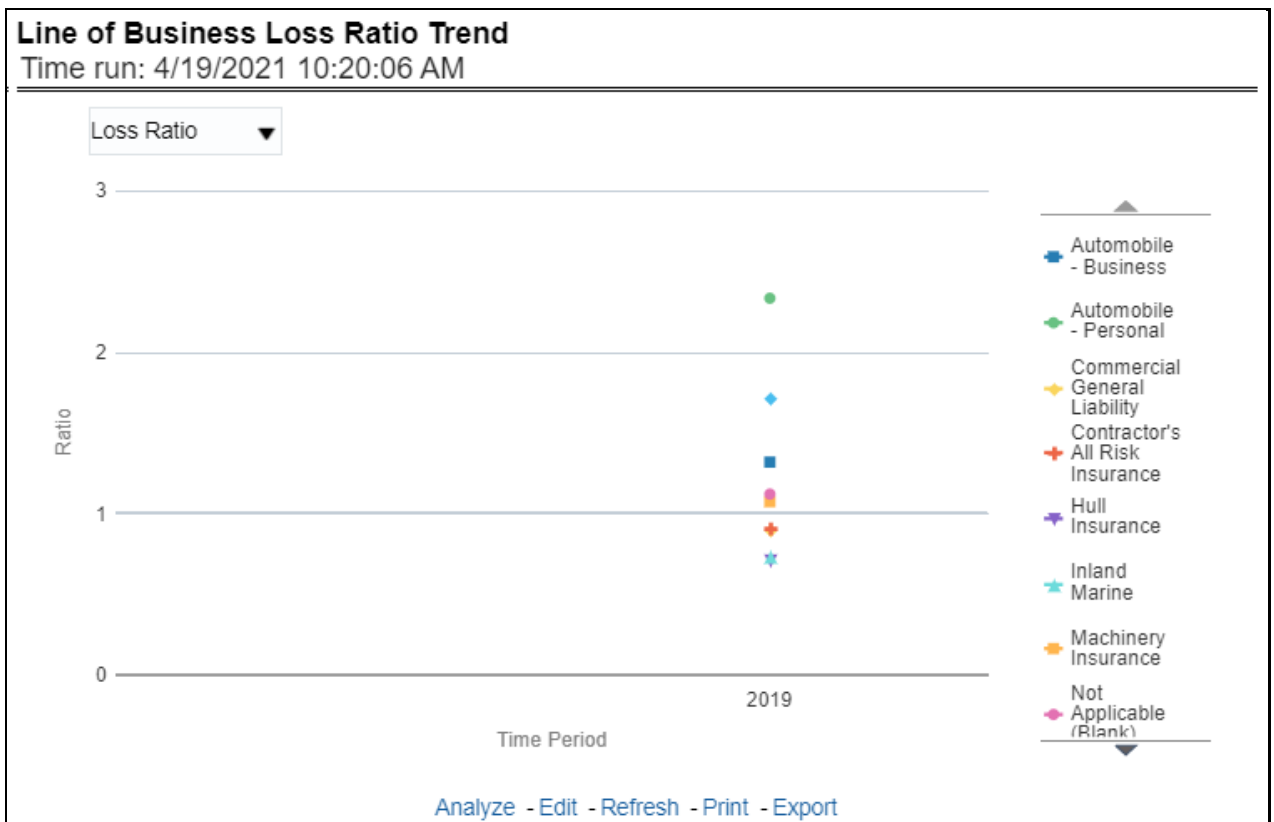
5.1.1.3.10   Claim Counts Trend by Lines of business

This report displays the count of claims through a time series for all or the selected lines of businesses.

Figure 44: Claim Counts Trend by Lines of business

5.1.1.4 Lines of Business Performance Tab

The Lines of business performance tab includes reports that focus on the Performance of each Line of business. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. The filters include:

- Time
- Company
- Geography
- Lines of business

The various reports available under this tab are discussed in the following sections.

5.1.1.4.1 Lines of Business Profit and Loss

This tabular report provides a snapshot of financial profitability by all or specific lines of business selected for the period. The financial performance window displays net income through premium, expenses through claims, and benefits paid with overall profitability. This report also shows the previous period figures along with a variance between the current and the previous period.
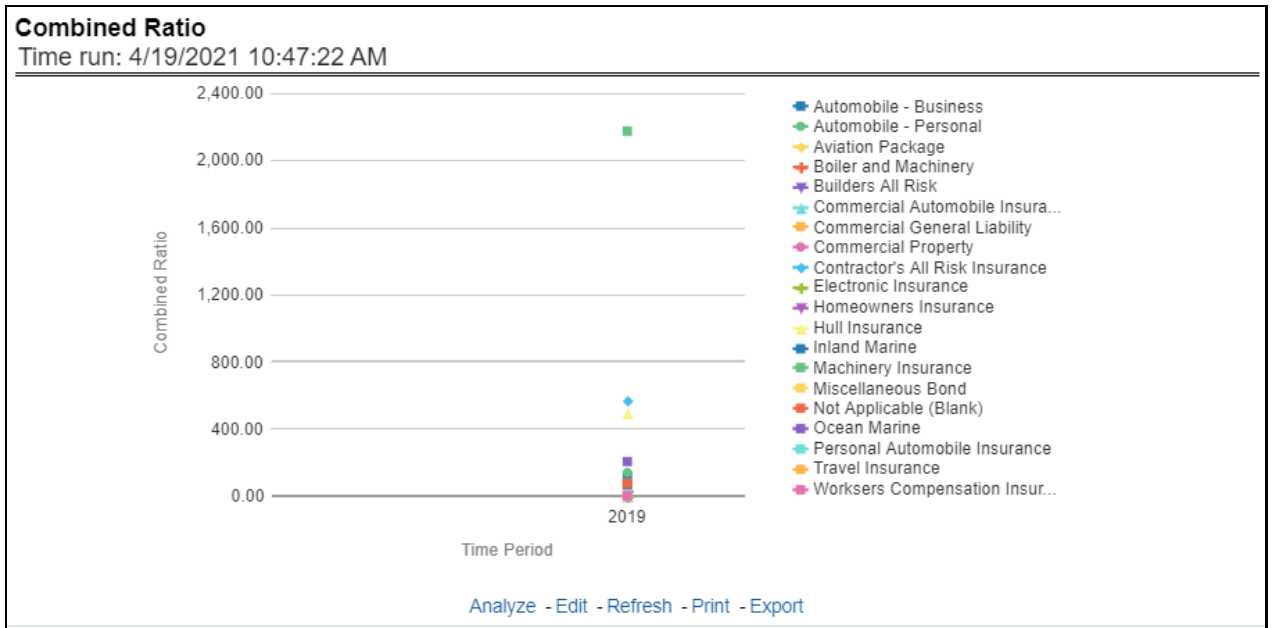
Figure 45: Lines of Business Profit and Loss

5.1.1.4.2 Combined Ratio

This report shows the combined ratio for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

Figure 46: Combined Ratio

Combined Ratio
Time run: 4/19/2021 10:47:22 AM

5.1.1.4.3 Operating Ratio

This report shows the operating ratio for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

Figure 47: Operating Ratio

Operating Ratio
Time run: 4/19/2021 10:47:22 AM

5.1.1.4.4 Expense Ratio

This report shows the expense ratio for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
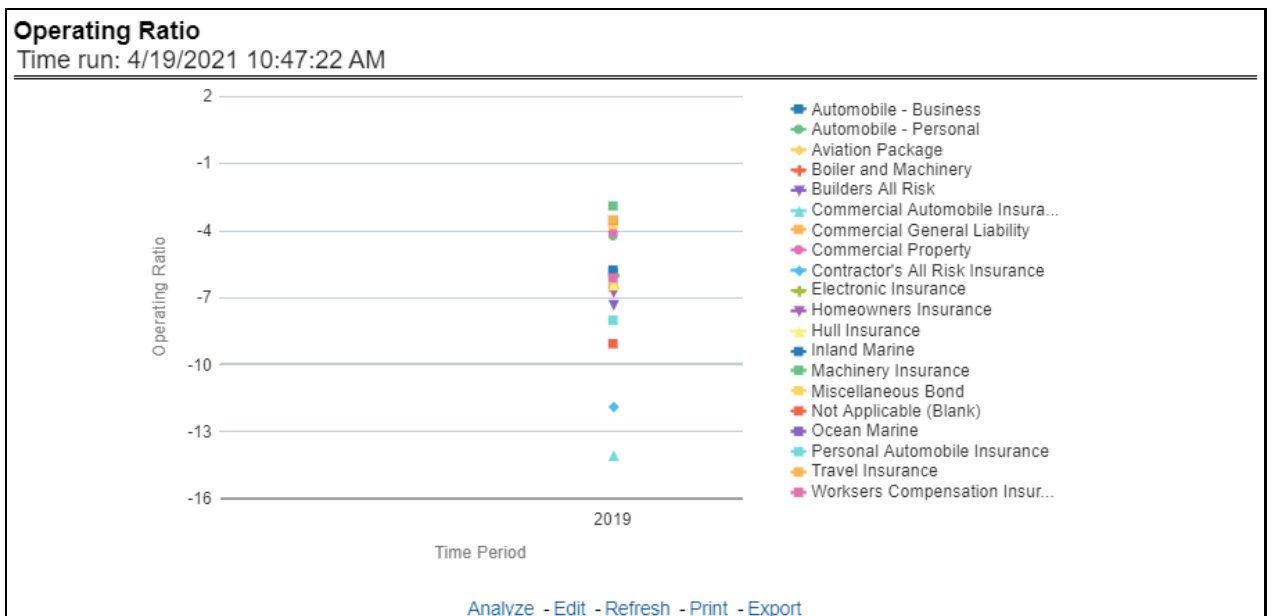
Figure 48: Expense Ratio

5.1.1.4.5   Loss Ratio

This report shows the loss ratio for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
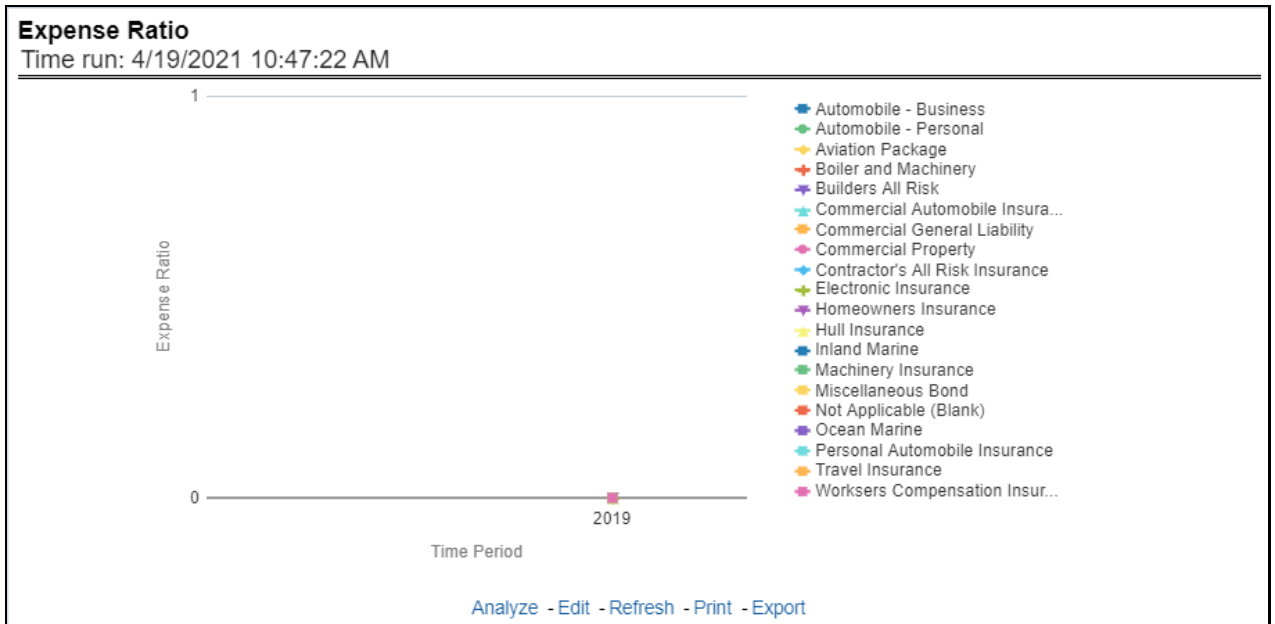
Figure 49: Loss Ratio

5.1.1.4.6   Net Retention Ratio

This report shows the net retention ratio for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

Figure 50: Net Retention Ratio

5.1.1.4.7   Commission Ratio

This report shows the commission ratio for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
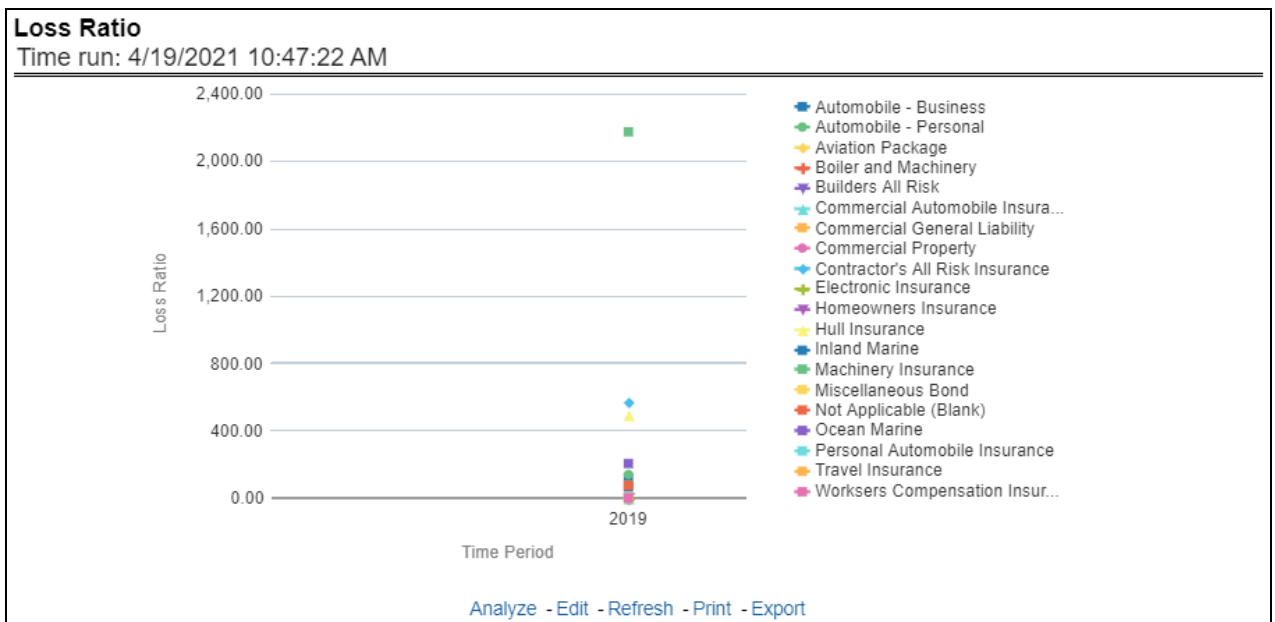
Figure 51: Commission Ratio

5.1.1.4.8   Average Earned Premium Growth

This report shows the growth in average earned premium for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
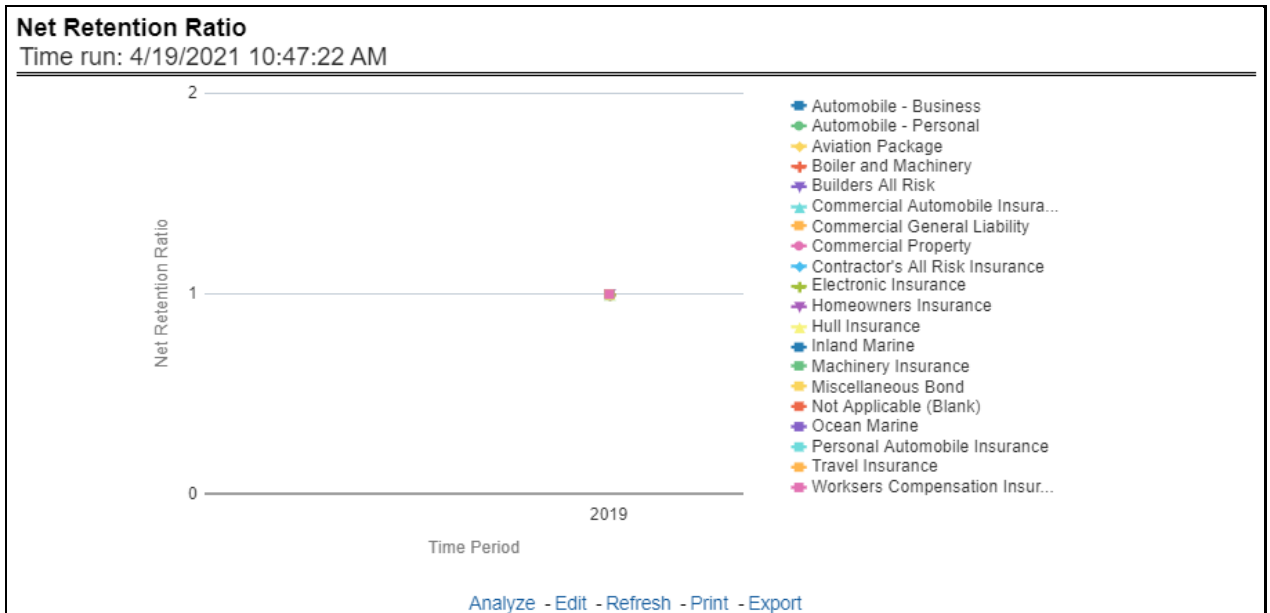
Figure 52: Average Earned Premium Growth

5.1.1.4.9 Average Policy Growth

This report shows growth in policy counts for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
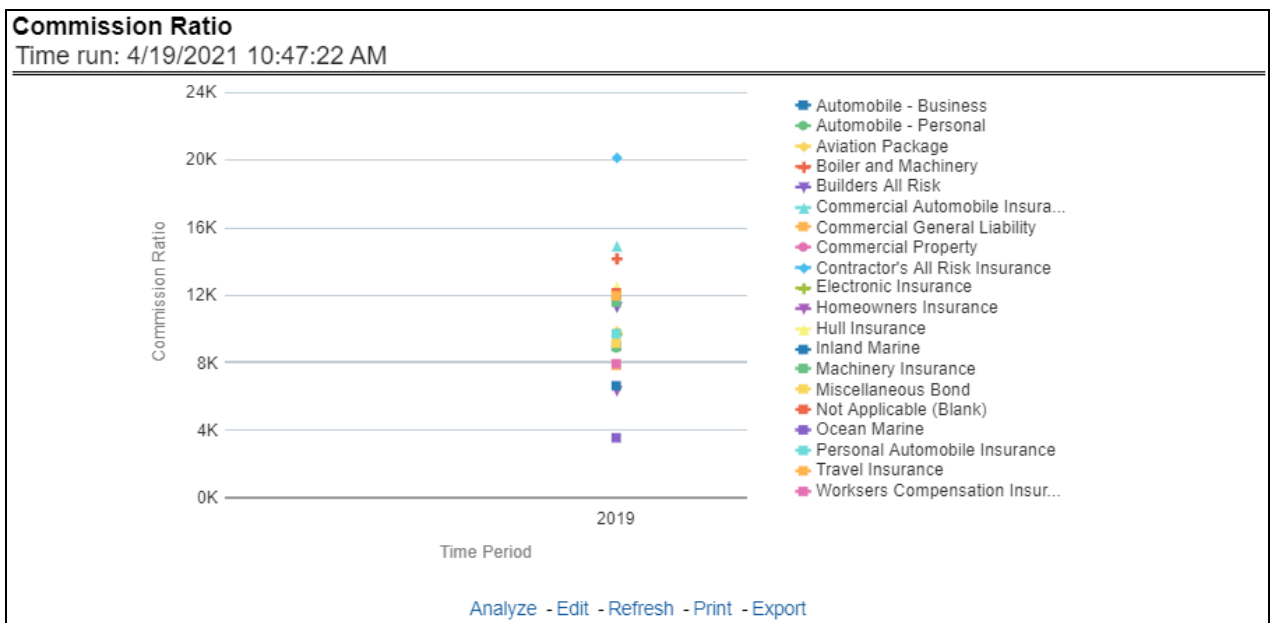
Figure 53: Average Policy Growth

5.1.1.4.10 Average Claim Frequency

This report shows the average number or frequency of reported claims for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
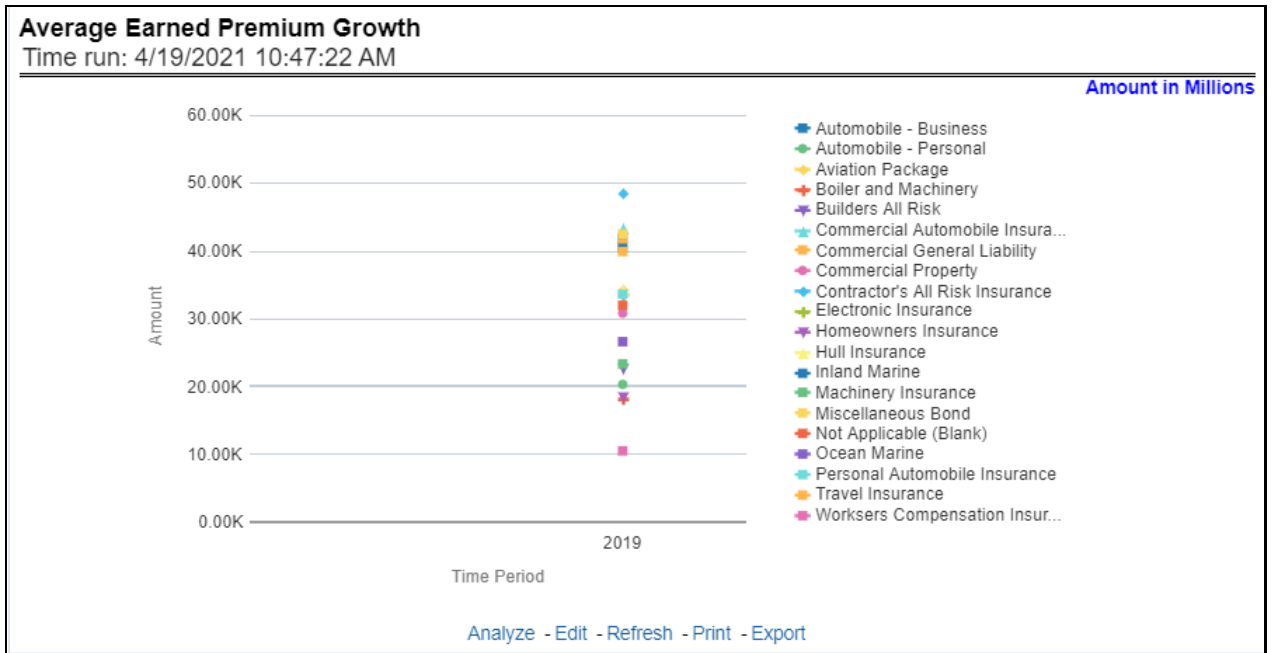
Figure 54: Average Claim Frequency

5.1.1.4.11 Average Claim Severity

This report shows the average size or severity of reported claims for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
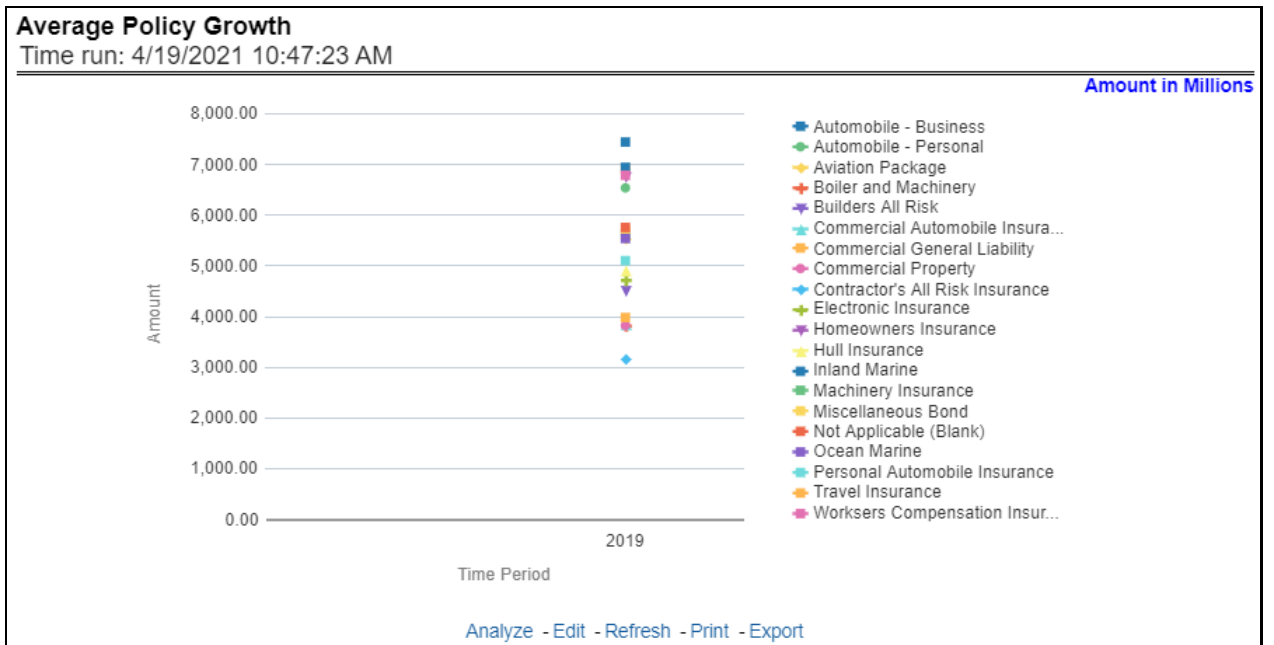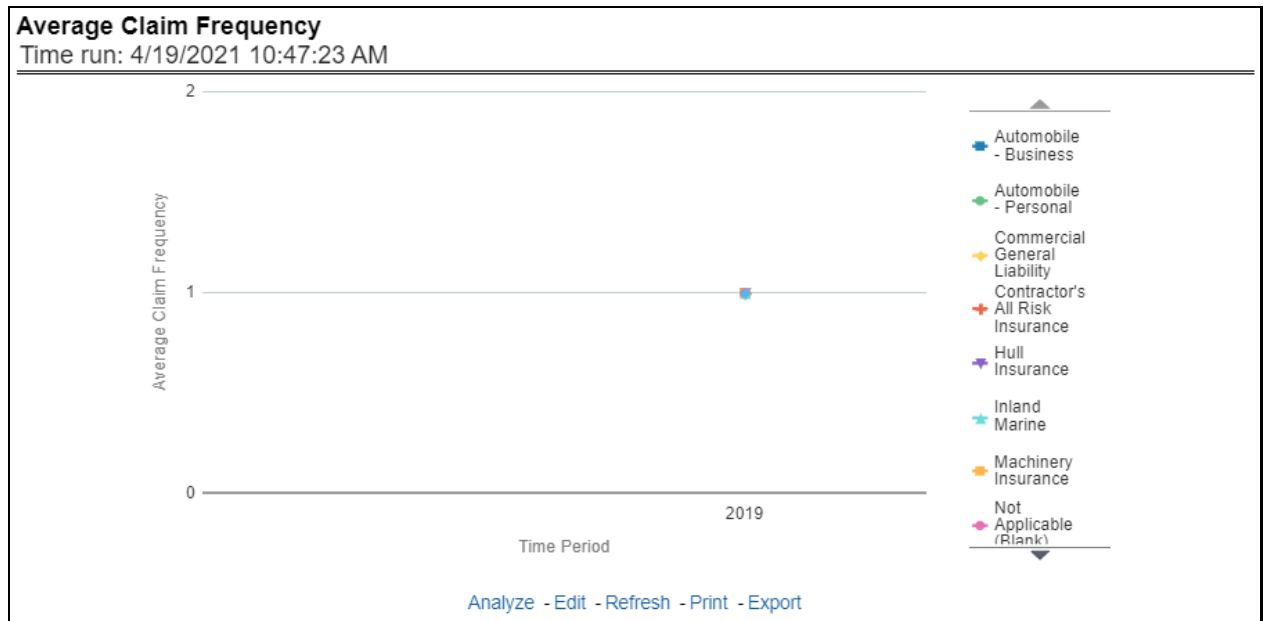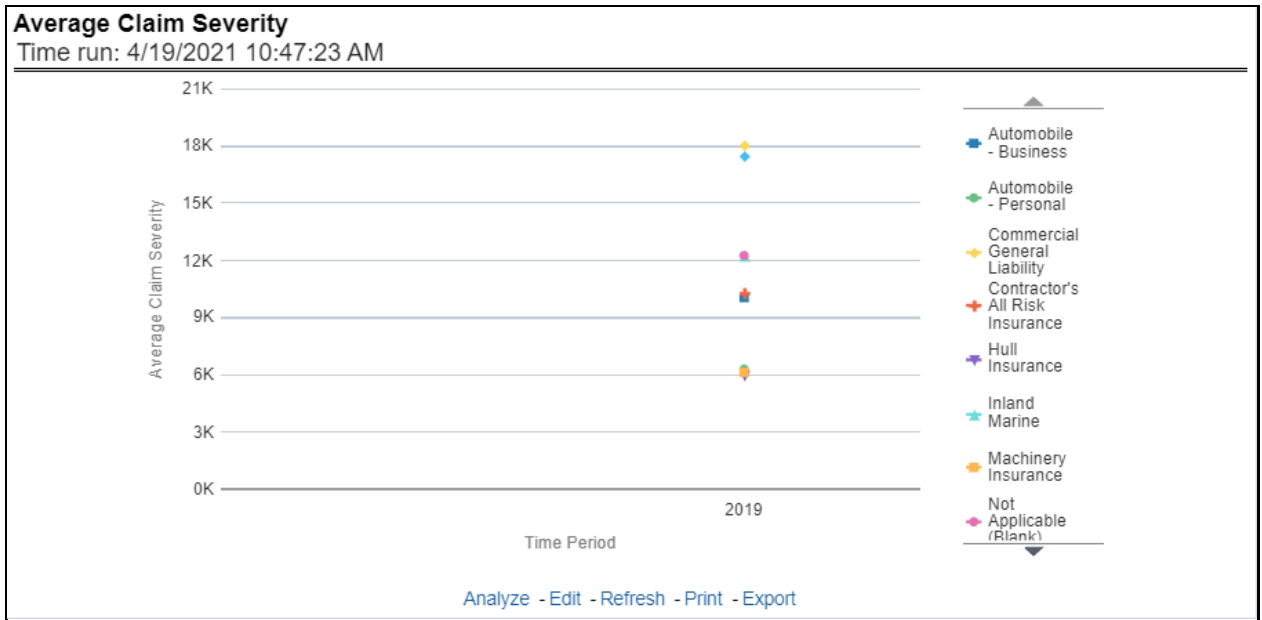
Figure 55: Average Claim Severity

Average Claim Severity
Time run: 4/19/2021 10:47:23 AM

5.1.1.4.12   Top 10 Lines of Business Attrition

This report ranks the top ten lines of business in terms of various key attrition measures like loss policy count, lost written premium, and corresponding attrition ratio.

Figure 56: Top 10 Lines of Business Attrition

Top 10 Line of Business Attrition
Time run: 4/19/2021 10:47:23 AM

Time Hierarchy	Line of Business	Rank	Lost Written Premium	Lost Policy Count	Attrition Ratio	Previous Rank
▶ 2019	Homeowners Insurance	1	24,323	4	80.00%	
	Hull Insurance	2	23,587	4	80.00%	
	Automobile - Personal	3	19,840	3	60.00%	
	Not Applicable (Blank)	4	17,120	3	60.00%	
	Commercial General Liability	5	16,891	3	60.00%	
	Inland Marine	6	16,042	2	40.00%	
	Aviation Package	7	15,128	3	42.86%	
	Travel Insurance	8	14,473	4	80.00%	
	Boiler and Machinery	9	13,912	4	80.00%	
	Miscellaneous Bond	10	13,525	2	40.00%	

Analyze - Edit - Refresh - Print - Export

5.1.1.4.13   Top 10 Claim Paying Lines of Business

This report ranks the top ten lines of business in terms of claim payments.

Figure 57: Top 10 Claim Paying Lines of Business
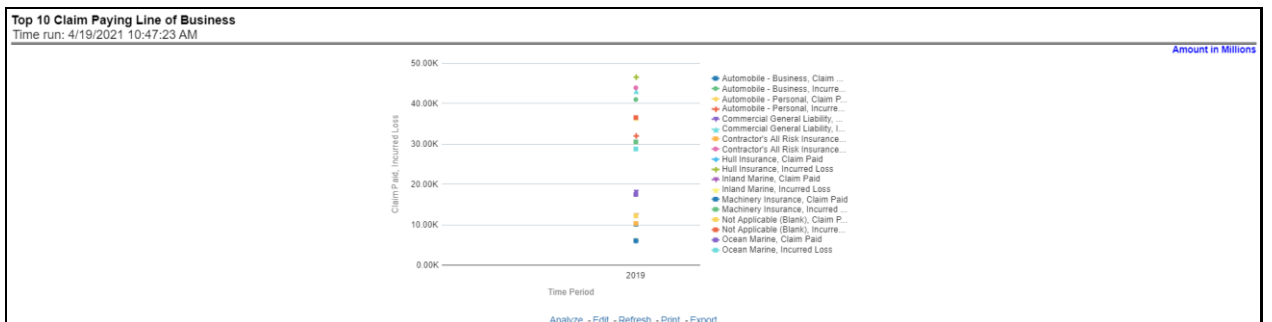
5.1.1.5   Product Overview Tab

The Product tab includes reports that focus on the overview of Performances for Products. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time
- Company
- Geography
- Lines of business
- Products

The various reports available under this tab are discussed in the following sections.

5.1.1.5.1   Customer Distribution by Policy Status

This report provides customer and policy information through time series. Various performance metrics-based measures, for example, the Number of New Customers, Number of Closed Customers, and so on for the reporting period selected, are displayed on a year-on-year basis. This report can be analyzed over various periods, entities, geographies, products, and lines of business selected from page-level prompts.

Figure 58: Customer Distribution by Policy Status
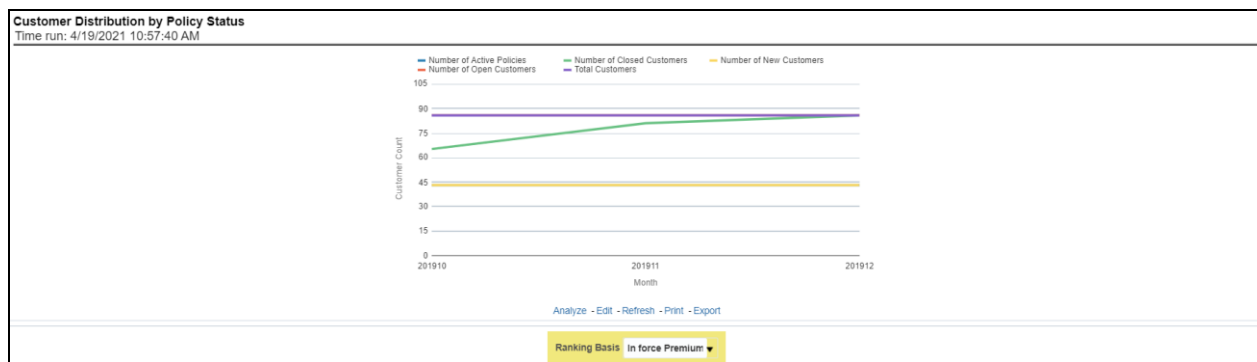
5.1.1.5.2   Top 10 Products for In-force Premium and Policy Count

This report provides ranking for Top 10 products in terms of in-force written premium and policy count with previous period ranking.

Figure 59: Top 10 Products for In-force Premium and Policy Count

Top 10 Product for In force Premium and Policy Count
Time run: 4/19/2021 10:57:40 AM

Amount in USD

Time Period	Rank	Product Name	In force Premium	Previous Rank
▶ 2019	1	Long Term Disability	11,028.46	
	2	Universal Life	9,933.15	
	3	Private Company Management Indemnity Policy	9,805.91	
	4	Personal Accident Insurance	9,532.26	
	5	NETWORK Privacy Protection	9,513.61	
	6	Casualty Solutions for the Entertainment Industry	9,384.67	
	7	Excess Workers Compensation	9,335.21	
	8	Green Building Restoration	8,818.91	
	9	Public Companies: General Partnership Liability	8,796.70	
	10	Not-For-Profit Organization Management Indemnity Policy	8,771.73	

Analyze - Edit - Refresh - Print - Export

5.1.1.5.3   Bottom 10 Products for In-force Premium and Policy Count

This report provides ranking for the Bottom 10 products in terms of in-force written premium and policy count with previous period ranking.

**Figure 60: Bottom 10 Products for In-force Premium and Policy Count**

Bottom 10 Products for In- Force Premium and Policy Count
Time run: 4/19/2021 10:57:40 AM

Amount in USD

Time Period	Product	In force Premium	Rank	Previous Rank
▶ 2019	University Global Travel Insurance	1,092.64	1	
	Commercial Surety	1,562.03	2	
	Construction Risk Insurance	1,644.73	3	
	Financial Institutions: ICPL Protection Policy	1,659.98	4	
	Employers Excess Indemnity Coverage	1,707.97	5	
	Retirement Plan	1,710.61	6	
	Contractors Professional Liability Insurance	1,712.19	7	
	Managed Care Errors and Omissions	1,713.35	8	
	Financial Institutions: Fiduciary Liability Policy	1,841.16	9	
	Financial Institutions: Management Protection Liability Policy	2,075.79	10	

Analyze - Edit - Refresh - Print - Export

5.1.1.5.4   New Business Policy Distribution

This report provides Policy Count or Written Premium for all new business policies (as selected from the report level view option) during the reporting period across products through time series.
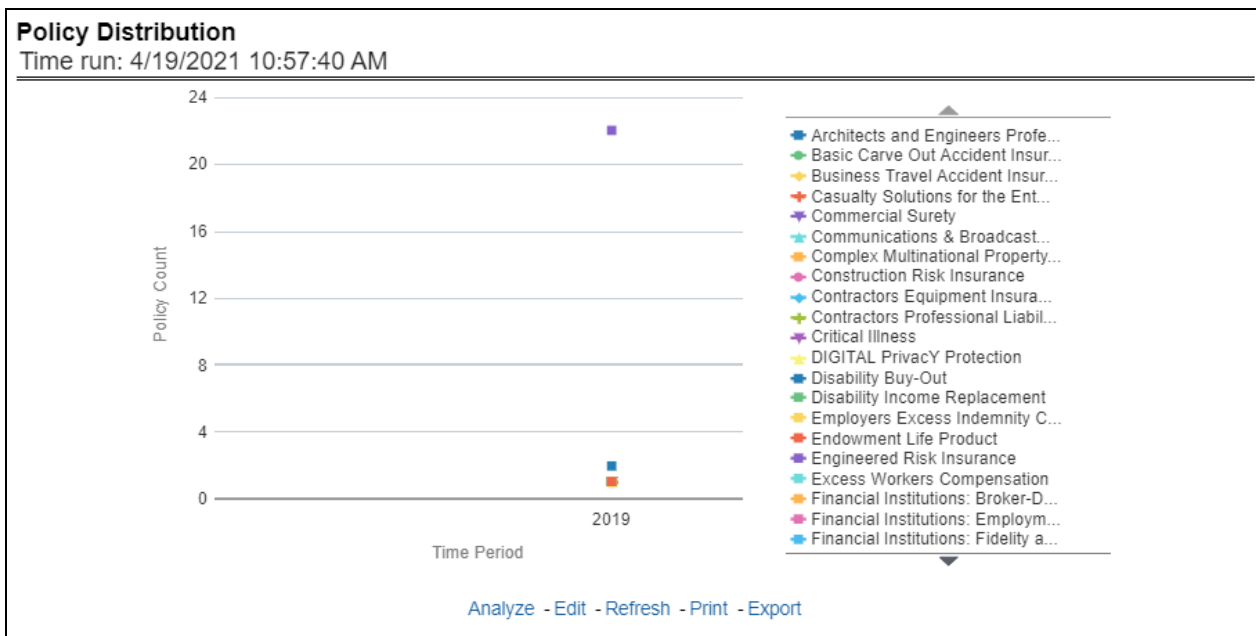
Figure 61: New Business Policy Distribution
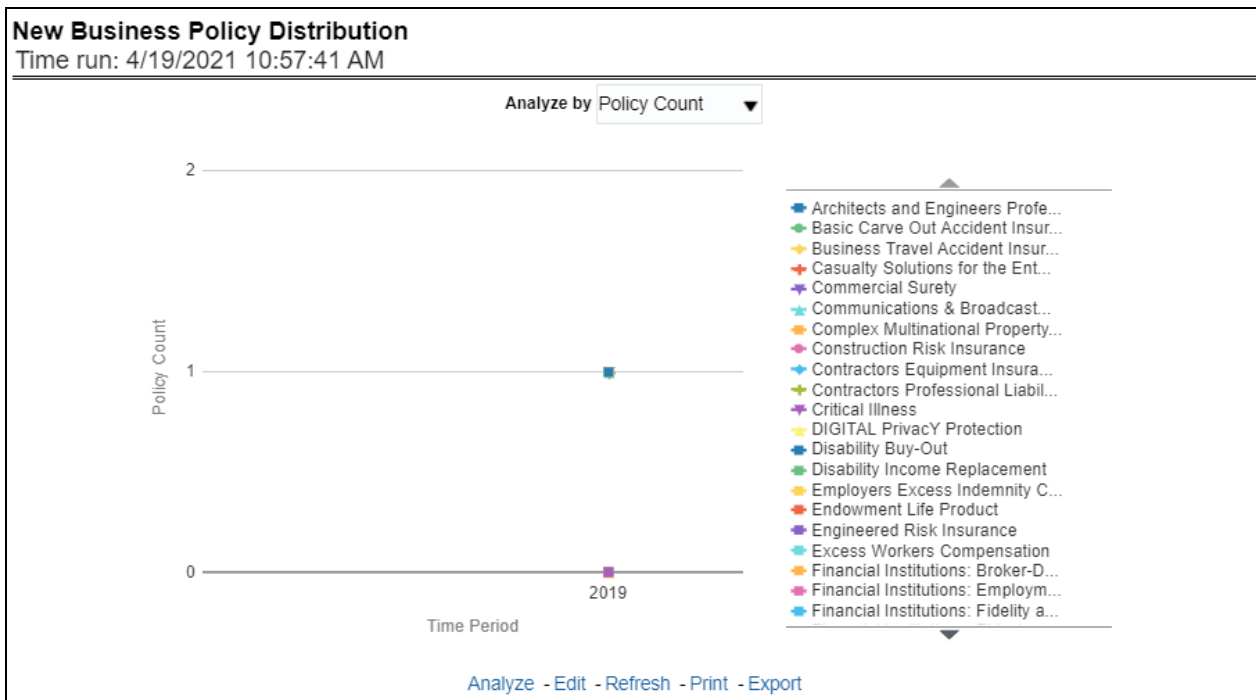
5.1.1.5.5   Policy Distribution

This report provides a policy count of all active policies through a time series.

Figure 62: Policy Distribution

5.1.1.5.6   Policy Attrition by Product

The objective of the report is to show the Attrition Policy Count and Attrition Written Premium across products over a period. The Attrition Policy count and attrition written premium values can be filtered and

analyzed through report level filters on various attrition types, that is, Cancellation, nonrenewal, and expiration.

Figure 63: Policy Attrition by Product

5.1.1.5.7 Quote Declines by Product

The objective of the report is to show the count of quote declines across products. This report displays declines by various quote types; through a time series. The report can be analyzed by all declined quotes as well as by various quote types:

- New Business Quotes
- Endorsement Quotes
- Renewal Quotes
- Reinstatement Quotes
- Cancellation Quotes

Figure 64: Quote Declines by Product

5.1.1.5.8 Top Attrition Reasons by Product

The objective of the report is to show the top three attrition reasons for each attrition type, that is, Cancellation, Non-renewal, and Expiration in terms of percentage contribution to total attrition products. These are reported for all products and lines of businesses in which the insurer writes business.

Figure 65: Top Attrition Reasons by Product

Top Attrition Reasons by Product
Time run: 4/19/2021 10:57:41 AM

Type	Rank	Reason	Architects and Engineers Professional Liability	Basic Carve Out Accident Insurance	Business Travel Accident Insurance	Casualty Solutions for the Entertainment Industry	Commercial Surety	Communications & Broadcaster Property Insurance	Complex Multinational Property Insurance	Constru Risk Insuran
Top Cancellation Reasons	1	MSG								
	1	OTH			100.00%					
Top Expiration Reasons	1	MSG							100.00%	
	1	OTH								
Top Nonrenewal Reasons	1	MSG								
	1	OTH								
	1	MSG		100.00%		100.00%	100.00%			
	1	OTH	100.00%						100.00%	100

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5.1.1.5.9   Loss Ratio Trend by Product

This report shows Combined Ratio or Incurred Loss Ratio, as selected from the view option, across products and lines of businesses through a time series.
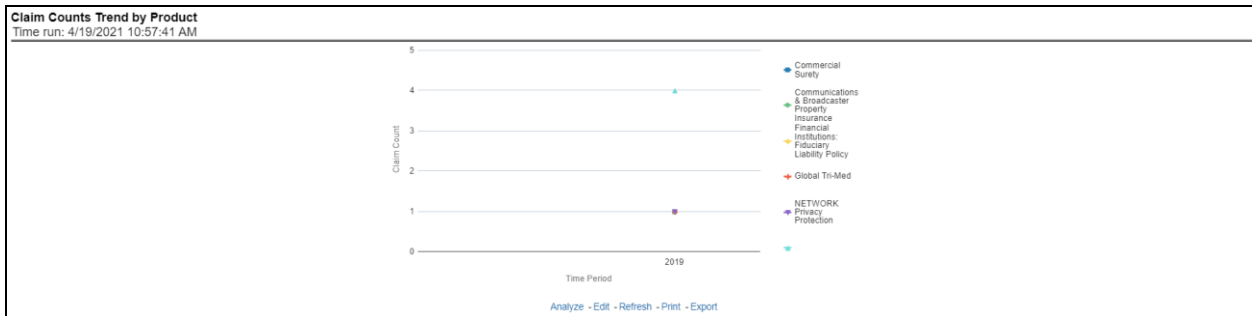
Figure 66: Loss Ratio Trend by Product
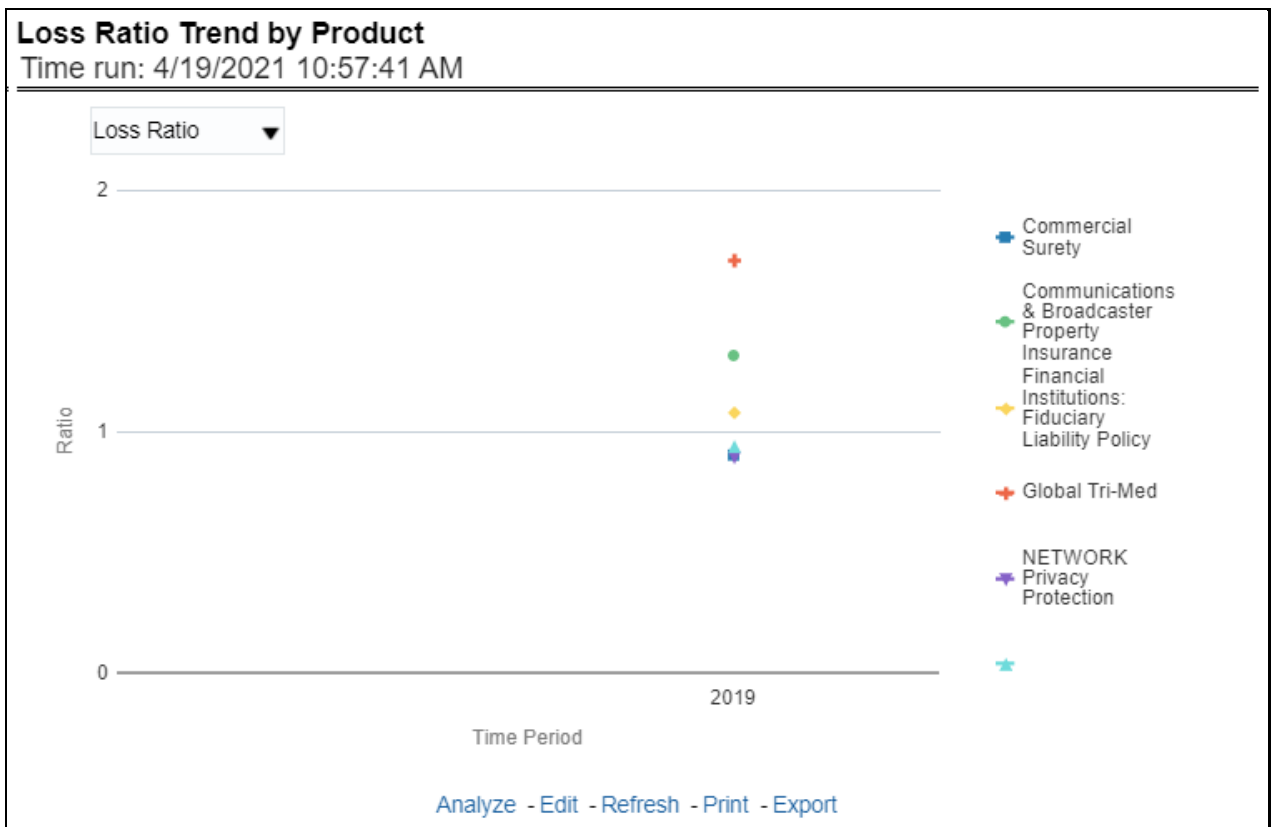
5.1.1.5.10 Claim Counts Trend by Product

This report displays the count of claims through a time series for all products and lines of businesses selected.

Figure 67: Claim Counts Trend by Product

5.1.1.6 Product Performance Tab

The Product performance tab includes reports that focus on the Performance of each product under each Line of business. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time
- Company
- Geography
- Lines of business
- Products

The various reports available under this tab are discussed in the following sections.

5.1.1.6.1 Product Profit and Loss

This tabular report provides a snapshot of financial profitability by all or a specific product for or specific lines of business selected for the period. The financial performance window displays net income through premium, expenses through claims, and benefits paid with overall profitability. This report also shows the previous period figures along with a variance between the current and the previous period.

Figure 68: Product Profit and Loss

Product Profit & Loss
Time run: 4/19/2021 11:15:45 AM

Amount in USD

| Particulars	Current Period	Previous Period	Variance
Net Insurance Premium Revenue	(2,874,524,971.38)	(8,623,574,914.15)	(66.67%)
Net Income	7,112,233,082.84	21,336,699,248.51	(66.67%)
Insurance Benefits	52,988,480.46	154,845,753.06	(65.78%)
Insurance Claims and Loss Adjustment Expenses	40,766.97	122,300.92	(66.67%)
Net Insurance Benefits and Claims	(52,674,634.44)	(153,904,214.99)	(65.77%)
Expenses	(15,845,215,500.71)	(47,535,646,502.13)	(66.67%)
Profit for the Year	(8,785,657,052.31)	(26,352,851,468.60)	(66.66%)

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nd as of latest MIS Year available by default compared with the previous Year

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5.1.1.6.2   Combined Ratio

This report shows the combined ratio for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
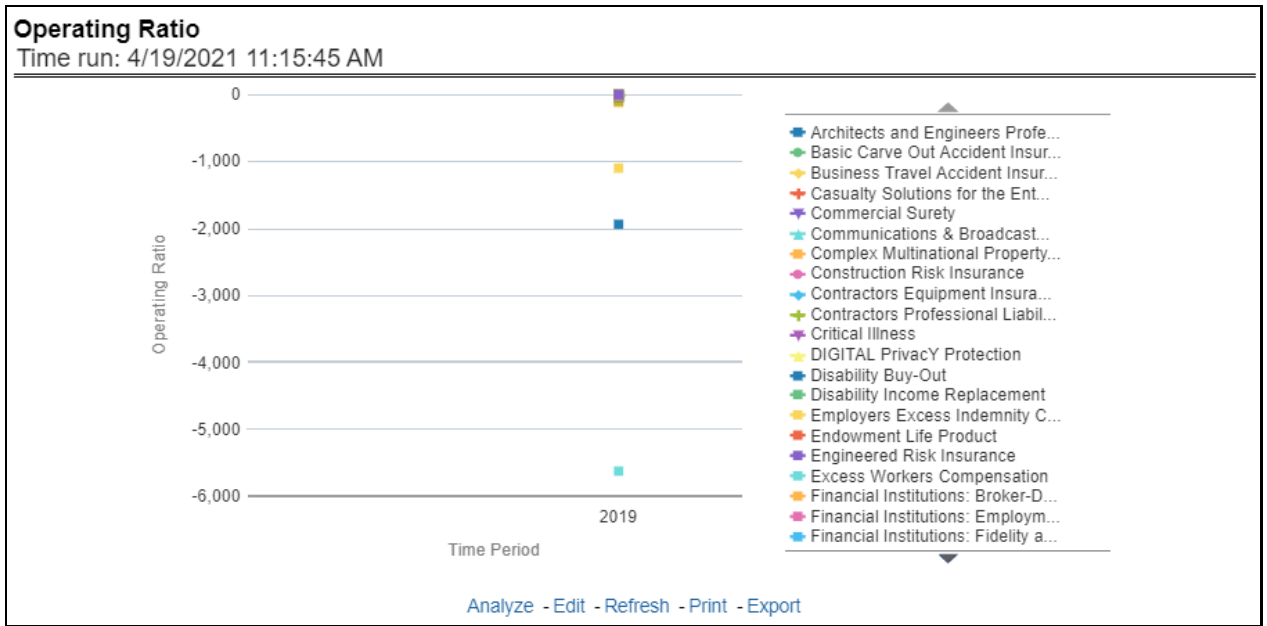
Figure 69: Combined Ratio
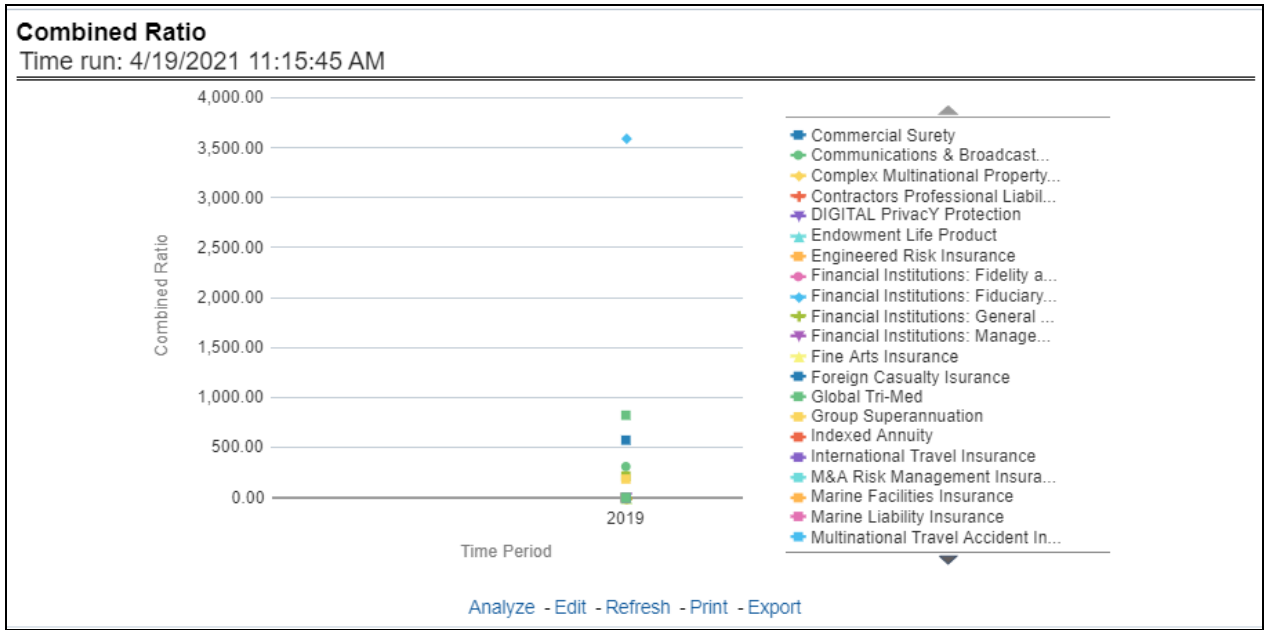
5.1.1.6.3   Operating Ratio

This report shows the operating ratio for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
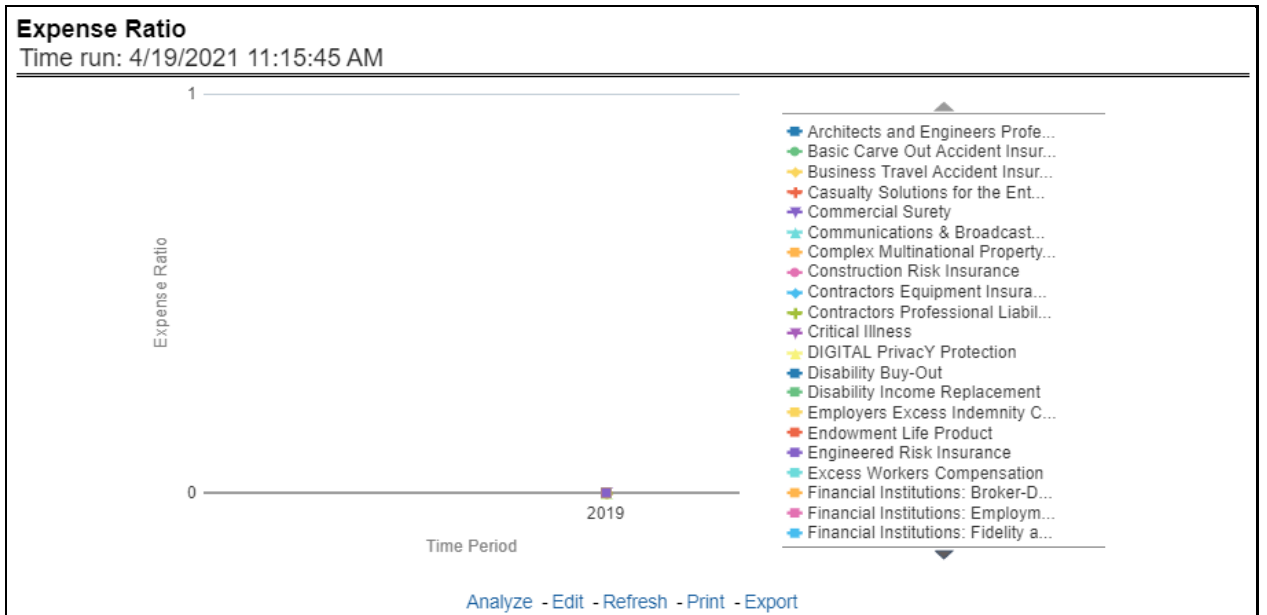
Figure 70: Operating Ratio

5.1.1.6.4 Expense Ratio

This report shows the expense ratio for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
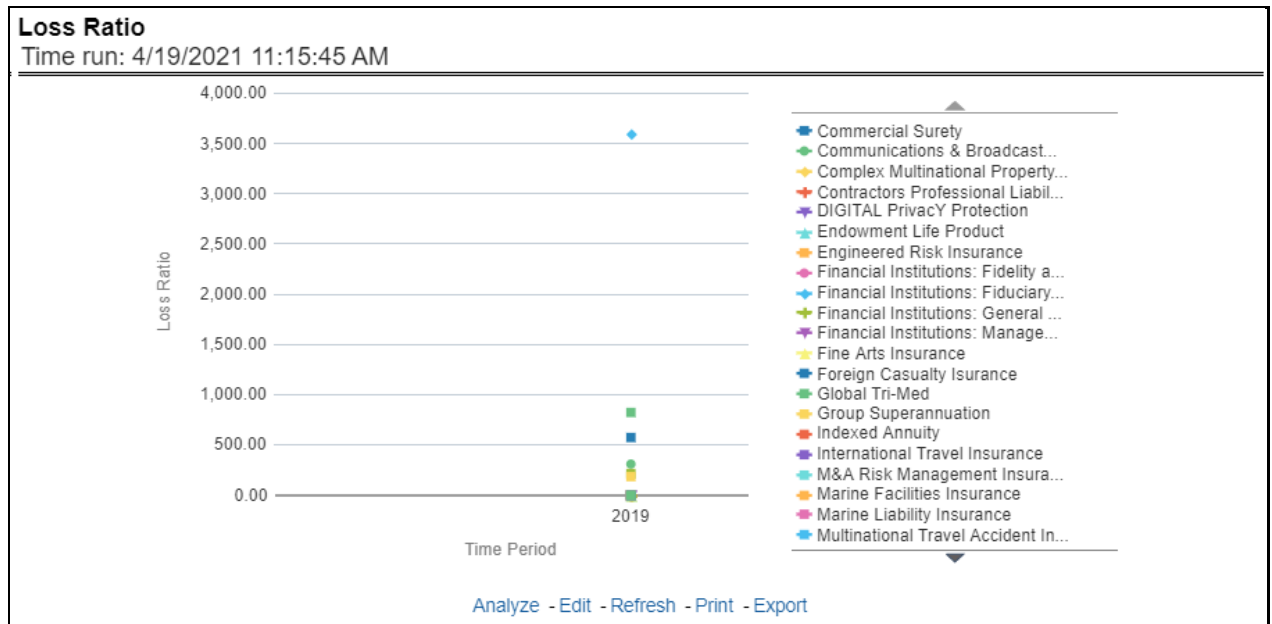
Figure 71: Expense Ratio

5.1.1.6.5 Loss Ratio

This report shows a loss ratio for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
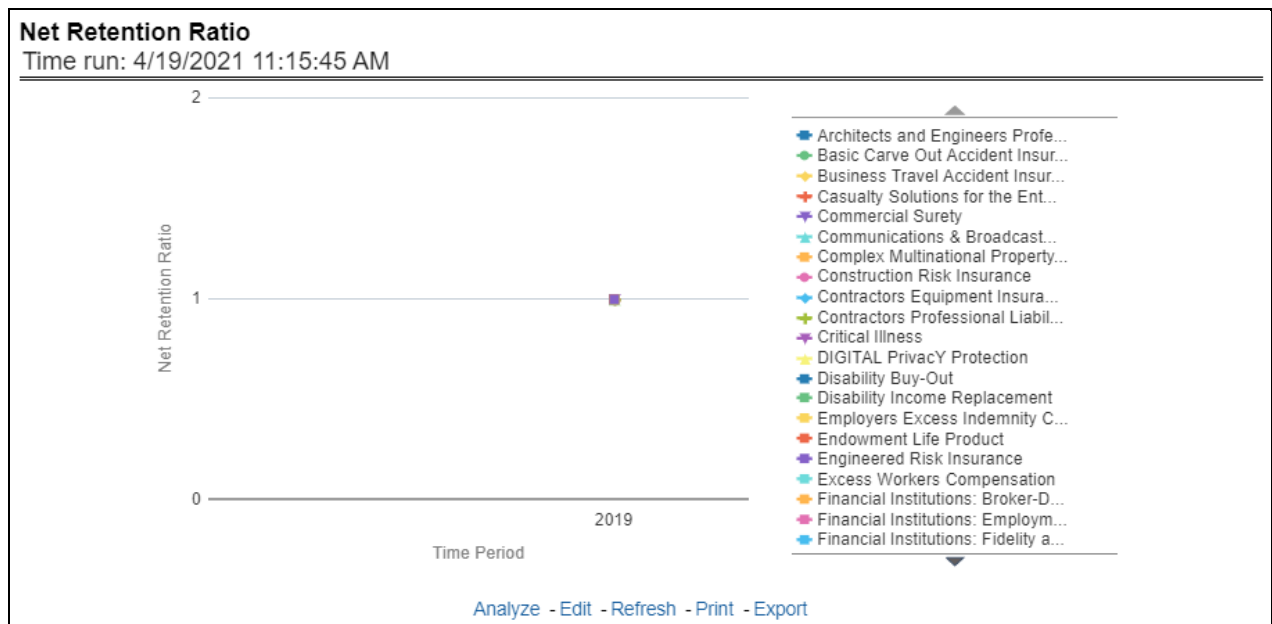
Figure 72: Loss Ratio

Loss Ratio
Time run: 4/19/2021 11:15:45 AM

Legend:
- Commercial Surety
- Communications & Broadcast...
- Complex Multinational Property...
- Contractors Professional Liabil...
- DIGITAL PrivacY Protection
- Endowment Life Product
- Engineered Risk Insurance
- Financial Institutions: Fidelity a...
- Financial Institutions: Fiduciary...
- Financial Institutions: General ...
- Financial Institutions: Manage...
- Fine Arts Insurance
- Foreign Casualty Isurance
- Global Tri-Med
- Group Superannuation
- Indexed Annuity
- International Travel Insurance
- M&A Risk Management Insura...
- Marine Facilities Insurance
- Marine Liability Insurance
- Multinational Travel Accident In...

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5.1.1.6.6   Net Retention Ratio

This report shows the net retention ratio for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

Figure 73: Net Retention Ratio

Net Retention Ratio
Time run: 4/19/2021 11:15:45 AM

Legend:
- Architects and Engineers Profe...
- Basic Carve Out Accident Insur...
- Business Travel Accident Insur...
- Casualty Solutions for the Ent...
- Commercial Surety
- Communications & Broadcast...
- Complex Multinational Property...
- Construction Risk Insurance
- Contractors Equipment Insura...
- Contractors Professional Liabil...
- Critical Illness
- DIGITAL PrivacY Protection
- Disability Buy-Out
- Disability Income Replacement
- Employers Excess Indemnity C...
- Endowment Life Product
- Engineered Risk Insurance
- Excess Workers Compensation
- Financial Institutions: Broker-D...
- Financial Institutions: Employm...
- Financial Institutions: Fidelity a...

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5.1.1.6.7   Commission Ratio

This report shows the commission ratio for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
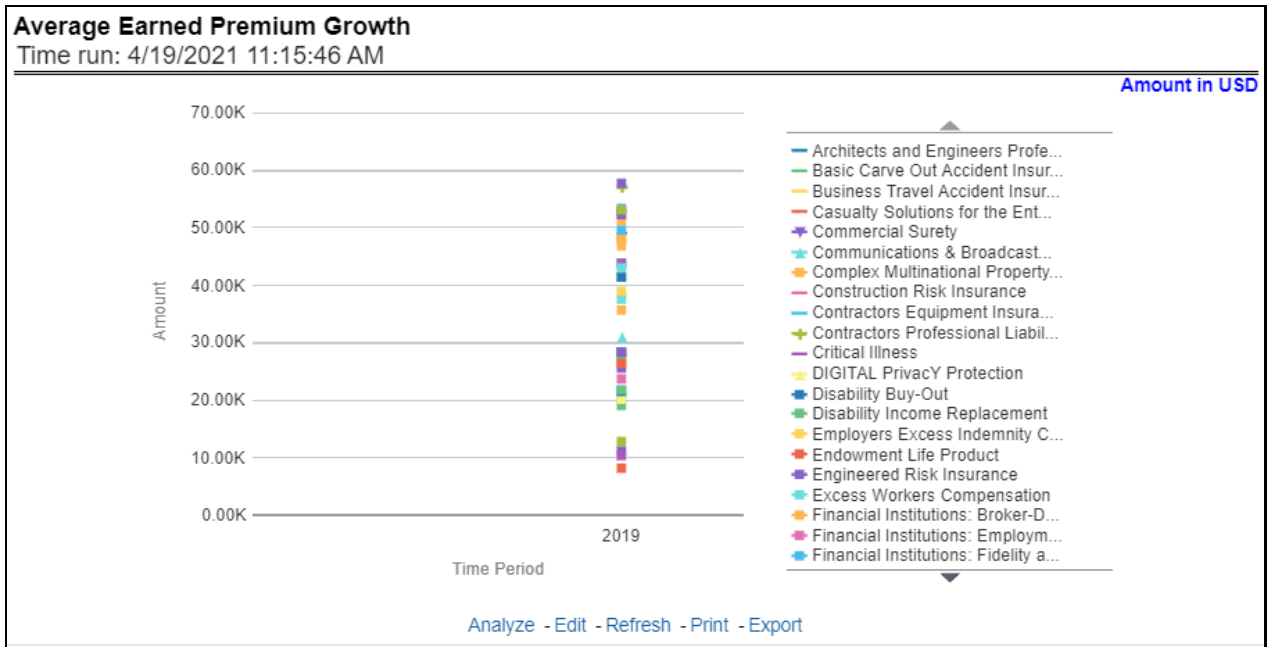
Figure 74: Commission Ratio
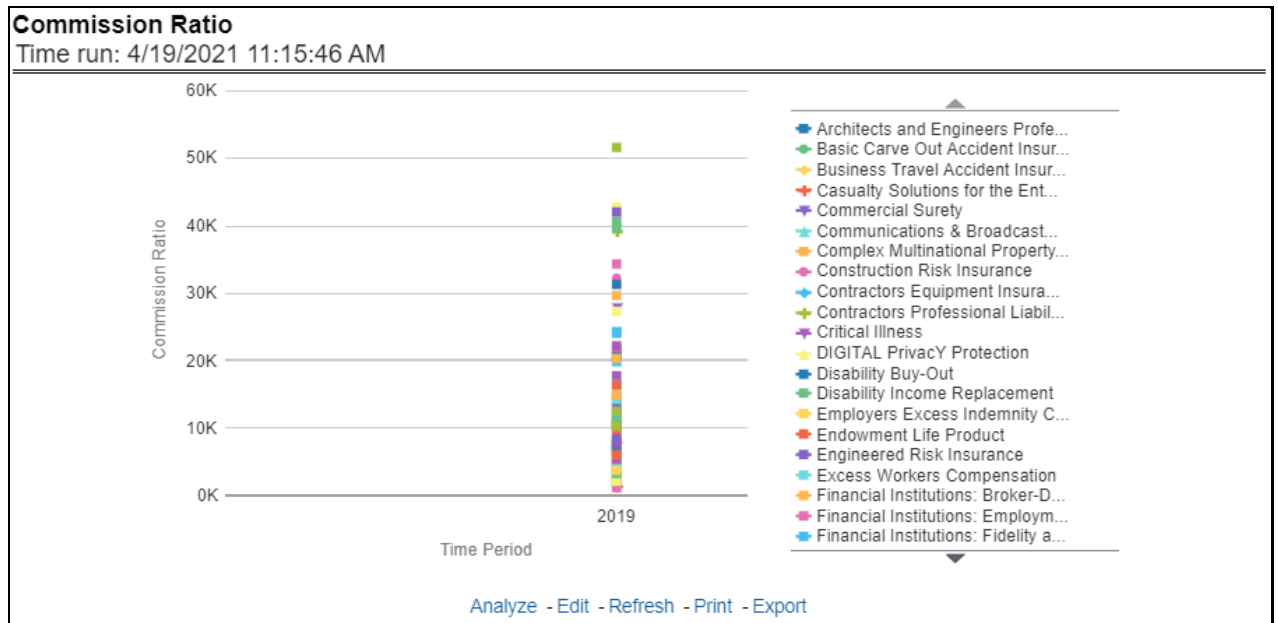
5.1.1.6.8   Average Earned Premium Growth

This report shows growth in average earned premium for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.
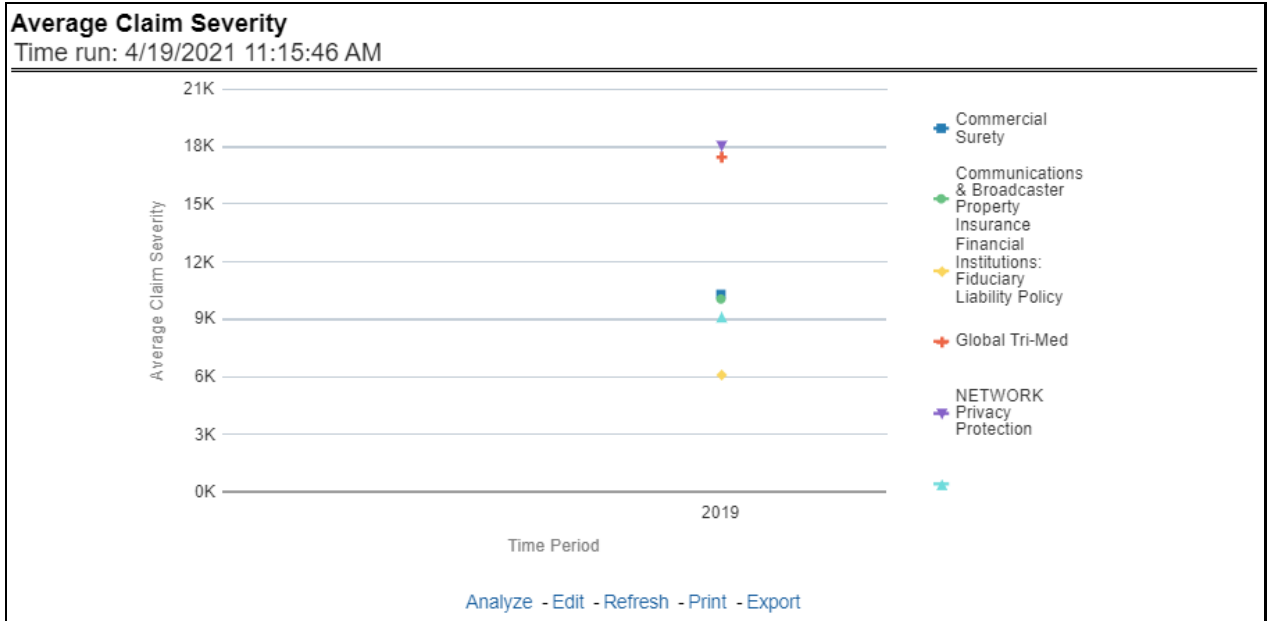
Figure 75: Average Earned Premium Growth

Average Earned Premium Growth
Time run: 4/19/2021 11:15:46 AM

5.1.1.6.9 Average Policy Growth

This report shows growth in policy counts for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

Figure 76: Average Policy Growth

Average Policy Growth
Time run: 4/19/2021 11:15:46 AM
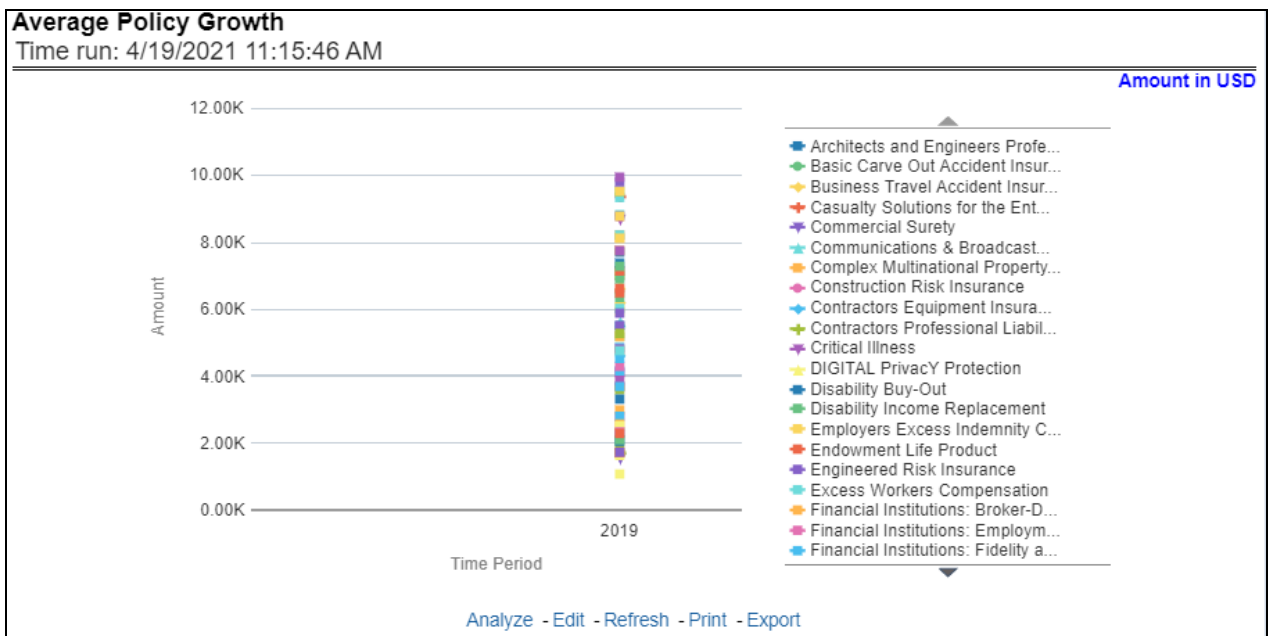
5.1.1.6.10   Average Claim Frequency

This report shows the average number or frequency of reported claims for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

Figure 77: Average Claim Frequency
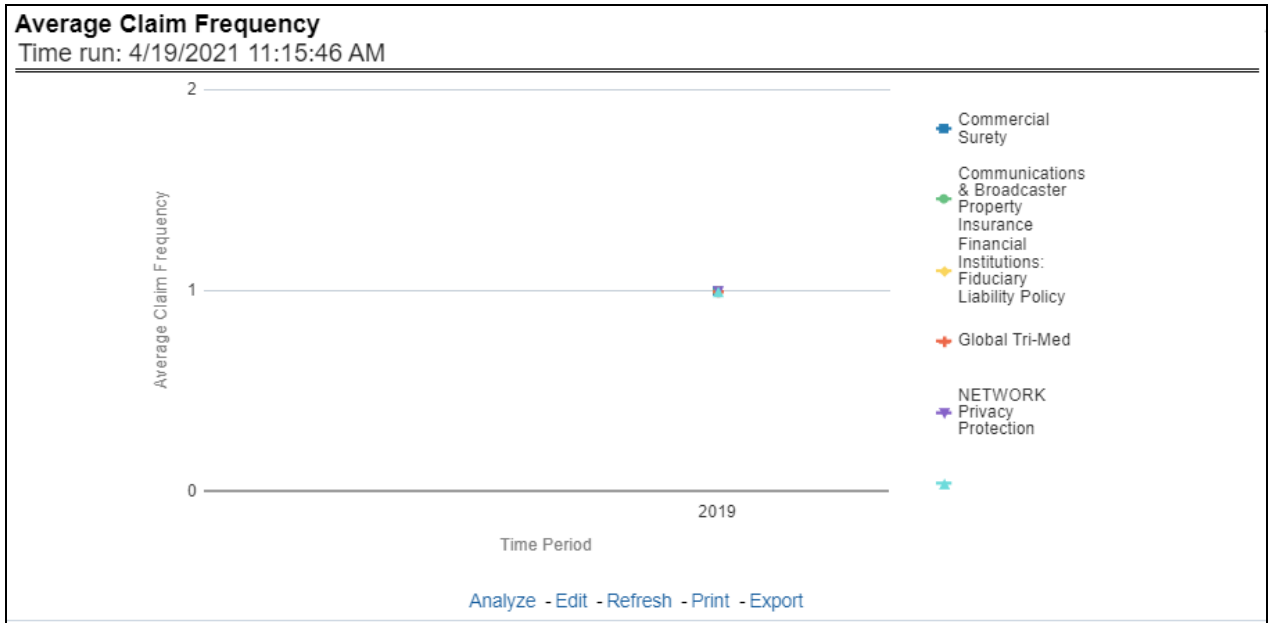
5.1.1.6.11   Average Claim Severity

This report shows the average size or severity of reported claims for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and geographies selected from page-level prompts.

Figure 78: Average Claim Severity

5.1.1.6.12   Top 10 Product Attrition

This report ranks the top ten products in terms of various key attrition measures like loss policy count, lost written premium, and corresponding attrition ratio.

Figure 79: Top 10 Product Attrition

5.1.1.6.13   Top 10 Claim Paying Products

This report ranks the top ten products in terms of claim payments.

Figure 80: Top 10 Claim Paying Products

5.2 Managing Quote Performance Dashboard

This chapter explains the reports available under each tab in the Quote Performance Dashboard.

5.2.1 Managing Reports

The following tabs are present in the Quote Performance dashboard:

- Summary
- Key Facts
- Lines of business
- Product
- Region
- Producer Performance

The following screenshots display the essential nature of the available reports as per each tab:

Figure 81: Quote Performance Dashboard Tabs

Summary	Key Facts	Line of Business	Product	Region	Producer Performance
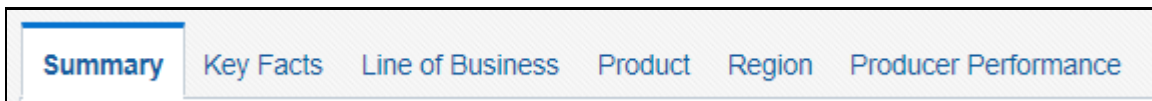
5.2.1.1 Summary Tab

This tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing. Following are the filters available for this tab.

- Time
- Company
- Geography

The various reports available under this tab are detailed in the following sections.

5.2.1.1.1 Key Quote Performance Indicators Flash

This report shows snapshots of key performance indicators represented through flash boxes for the current period.

Figure 82: Key Quote Performance Indicators Flash

Each of these Flash boxes is drillable to further corresponding detailed report as follows:

- **Flash Box: Quote Count Percentage Change**: Quote Count Trends (Drill-down report): This report summarizes the count and distribution of the types of quotes generated during the reported period and compares those amounts to the previous reporting period. The comparisons available include a previous period or a previous year(s).

- **Flash Box: Quote Expenses Percentage Change**: Quote Expenses Summary Trend (Drill-down report): This report summarizes the total amount of expenses by each type of quote for the reporting period and compares those amounts to the previous reporting period. The comparisons available include a previous period or a previous year(s).

- **Flash Box: New Business Bind ratio Percentage Change**: New Business Quote to Bind Ratio (Drill-down report): This report presents the ratios of Total New Business Quotes that were generated vs. the New Business Quotes that were accepted and generated a new policy. The ratios are presented for the current and previous reporting periods. Also, it isolates and presents the binding ratio for quotes that had reports received for the current reporting period and the previous reporting period.

- **Flash Box: Quote to Canceled Ratio Percentage Change**: Endorsement Quote to Canceled Ratio (Drill-down report): This report summarizes the ratio of policies where an endorsement quote was generated and remained in force until policy expiration and the policies where an endorsement quote was generated and the policy was later canceled. The ratios are presented for the current and previous reporting period and are exhibited in both tabular and graphical displays.

- **Flash Box: Quote to Expired Ratio Percentage Change**: Renewal Quote to Expired Ratio (Drill-down report): This report summarizes the ratio of policies where a renewal quote was generated and the policy renewed and the policies where a renewal quote was generated and the policy later expired. The ratios are presented for the current and previous reporting period and are exhibited in both tabular and graphical displays.

5.2.1.1.2 New Business Quote Counts

This line graph illustrates the total number of New Business quotes generated over time. Each Line of business is represented by a unique line.
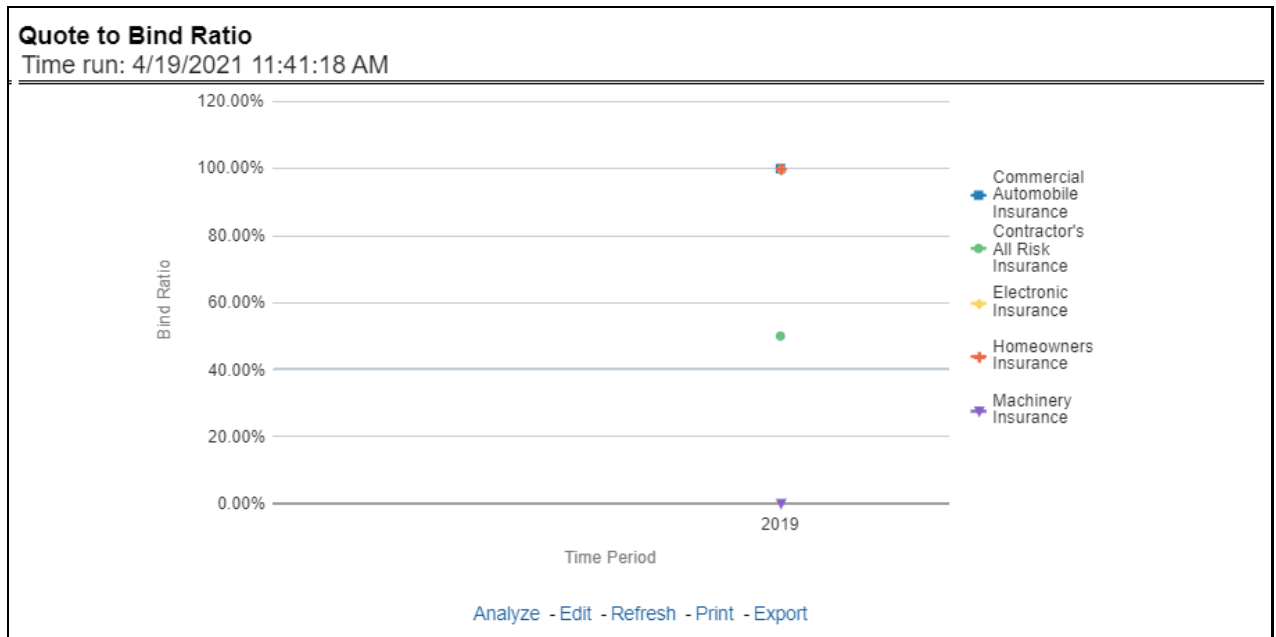
Figure 83: New Business Quote Counts
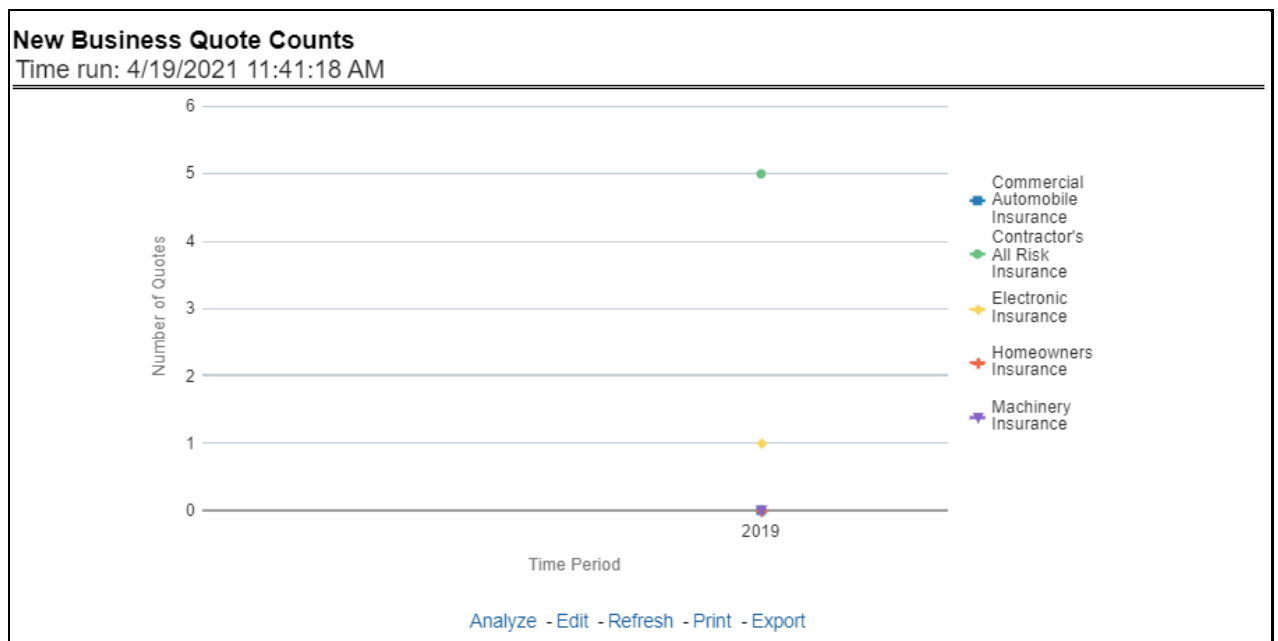
5.2.1.1.3   Quote to Bind Ratio

This line graph illustrates the Binding ratio, the ratio of total quotes generated to those quotes that resulted in a policy transaction including but not limited to new business policy or endorsement, over time. Each Line of business is represented by a unique line.

**Figure 84: Quote to Bind Ratio**

5.2.1.1.4   New Business Bind Ratio

This line graph illustrates the New Business Bind ratio, the ratio of total New Business quotes generated to those quotes that resulted in a new business policy transaction, over time. Each Line of business is represented by a unique line.

Figure 85: New Business Bind Ratio

New Business Bind Ratio
Time run: 4/19/2021 11:41:18 AM
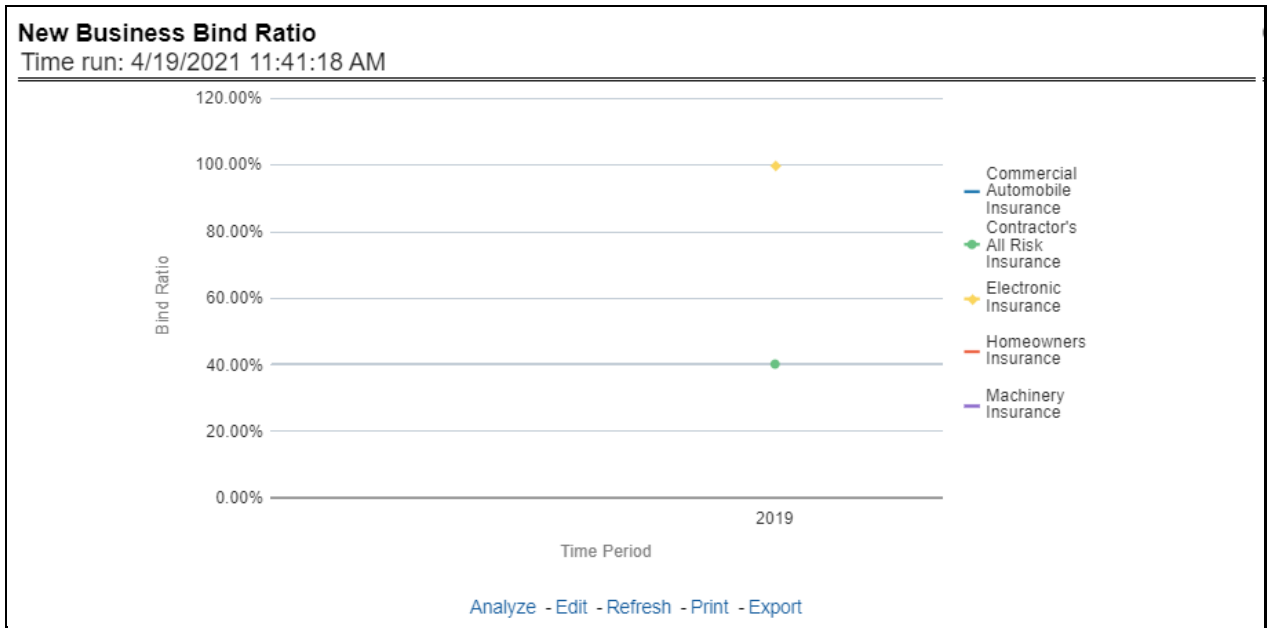
5.2.1.1.5   Quote to Cancelled Ratio

This line graph illustrates the Quote to Canceled ratio, the ratio of total policies with endorsements quotes generated to those policies with an endorsement quote that eventually canceled, over time. Each Line of business is represented by a unique line.

Figure 86: Quote to Cancelled Ratio
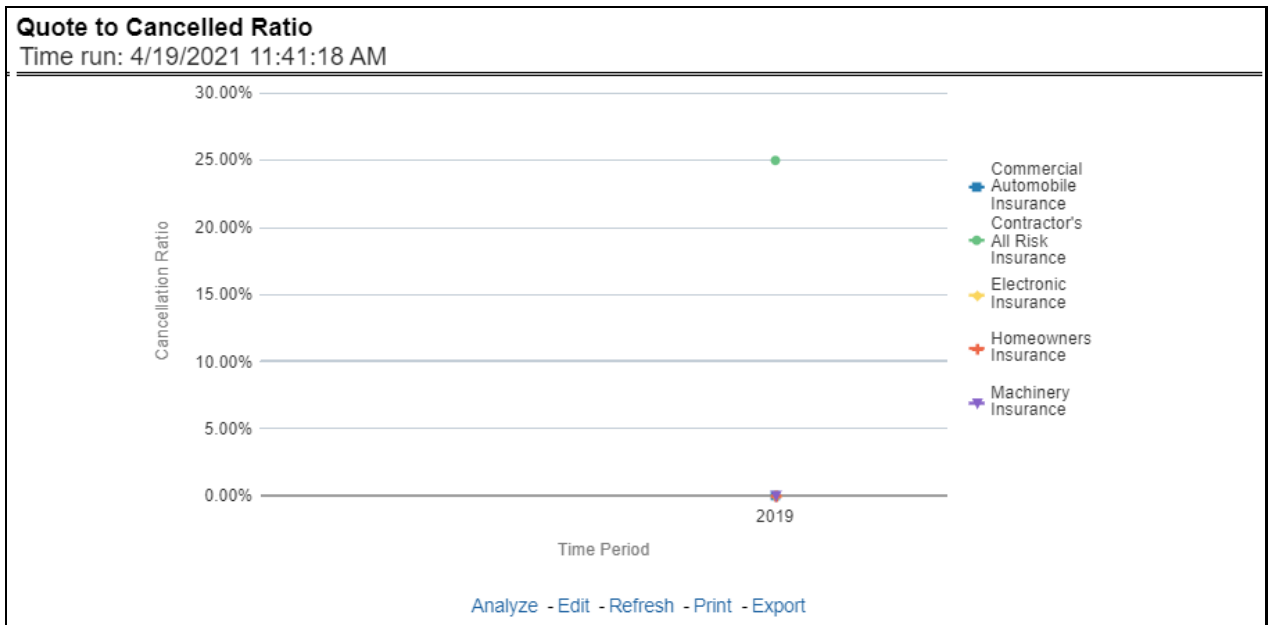
5.2.1.1.6   Quote Counts by Type

This pie graph illustrates the count of quotes by the type of quote. The types of quotes illustrated include the following:

- New Business

- Endorsement

- Cancellation

- Reinstatement

- Renewal

The corresponding stacked bar graph shows the total quotes stacked by the type of quotes over a time series.

Figure 87: Quote Counts by Type
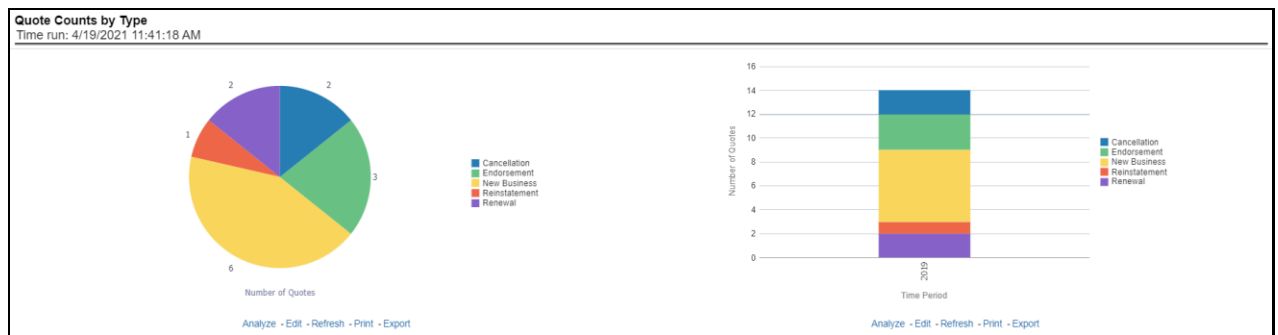
5.2.1.1.7   Top Ten Producing Agency New Business Quote Count

This chart lists the Producing Agencies with the 10 highest New Business Quote Count for the reporting period. This chart also lists the agencies' prior quote count for reference. The Rank of 1 is for the highest quote count of the top 10, the Rank of 10 is for the lowest quote count for the count of the top 10.

Figure 88: Top Ten Producing Agency New Business Quote Count

Top 10 Producing Agency New Business Quote Count

Producer Name	Time Hierarchy	Rank	Quote Count	Previous Quote Count	Previous Rank
Kiko Femenia-164	▶ 2019	1	1	0	
	▶ 2020	1	1	1	1
TITAN COMPANY LTD-160	▶ 2019	2	0	0	
	▶ 2020	2	0	0	2
Andrew Symonds-118	▶ 2019	4	0	0	
Jerry Lucena-156	▶ 2019	3	0	0	
	▶ 2020	3	0	0	3

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5.2.1.1.8   Top Ten Producing Agents New Business Quote Count

This chart lists the Producing Agents with the 10 highest New Business Quote Count for the reporting period. This chart also lists the agents' prior quote count for reference. The Rank of 1 is for the highest quote count of the top 10, the Rank of 10 is for the lowest quote count for the count of the top 10.

Figure 89: Top Ten Producing Agents New Business Quote Count

5.2.1.1.9 Top 10 Producing Agency Binding Ratio

This chart lists the Producing Agencies with the 10 highest Binding Ratio, the ratio of total quotes generated to those quotes that resulted in a policy transaction including but not limited to new business policy or endorsement, for the reporting period. This chart also lists the agencies' prior binding ratio for reference. The Rank of 1 is for the highest binding ratio of the top 10, the Rank of 10 is for the lowest binding ratio for the count of the top 10.

Figure 90: Top 10 Producing Agency Binding Ratio

5.2.1.1.10 Top 10 Producing Agents Binding Ratio

This chart lists the Producing Agents with the 10 highest Binding Ratio, the ratio of total quotes generated to those quotes that resulted in a policy transaction including but not limited to new business policy or endorsement, for the reporting period. This chart also lists the agents' prior binding ratio for reference. The Rank of 1 is for the highest binding ratio of the top 10, the Rank of 10 is for the lowest binding ratio for the count of the top 10.

Figure 91: Top 10 Producing Agents Binding Ratio

Top 10 Producing Agent Bind Ratio
Time run: 4/19/2021 11:41:19 AM

Rank	Producer Name	Bind Ratio	Previous Bind Ratio	Previous Rank	Time Hierarchy
1	Andy Murray-117	56.00%			▶ 2019
1		19.00%	56.00%	1	▶ 2020

Analyze - Edit - Refresh - Print - Export

5.2.1.1.11 Top 10 Producing Agency Expense Ratio

This chart lists the Producing Agencies with the 10 highest Expense Ratio, the ratio of total expenses generated for an agency's policies to the written premium for the same policies, for the reporting period. This chart also the agencies' prior expense ratio for reference. The Rank of 1 is for the highest expense ratio of the top 10 and the Rank of 10 is for the lowest expense ratio for the count of the top 10.

Figure 92: Top 10 Producing Agency Expense Ratio

Top 10 Producing Agency Expense Ratio
Time run: 4/19/2021 11:41:19 AM

Rank	Producer Name	Expense Ratio	Previous Expense Ratio	Previous Rank	Time Hierarchy
1	TITAN COMPANY LTD-160	0.00%			▶ 2019
1		0.00%	0.00%	1	▶ 2020
2	Kiko Femenia-164	0.00%			▶ 2019
2		0.00%	0.00%	2	▶ 2020
3	Jerry Lucena-156	0.00%			▶ 2019
3		0.00%	0.00%	3	▶ 2020
4	Andrew Symonds-118	0.00%			▶ 2019
4		0.00%	0.00%	4	▶ 2020

Analyze - Edit - Refresh - Print - Export

5.2.1.1.12 Top 10 Producing Agents Expense Ratio

This chart lists the Producing Agents with the 10 highest Expense Ratio, the ratio of total expenses generated for an agent's policies to the written premium for the same policies, for the reporting period. This chart also lists the agents' prior expense ratio for reference. The Rank of 1 is for the highest expense ratio of the top 10 and the Rank of 10 is for the lowest expense ratio for the count of the top 10.

Figure 93: Top 10 Producing Agents Expense Ratio

Top Ten Producing Agent Expense Ratio
Time run: 4/19/2021 11:41:19 AM

Rank	Producer Name	Expense Ratio	Previous Expense Ratio	Previous Rank	Time Hierarchy
1	Andy Murray-117	0.00%			▶ 2019
1		0.00%	0.00%	1	▶ 2020

Analyze - Edit - Refresh - Print - Export

5.2.1.2 Key Facts Tab

The Key Fact tab includes Key Performance Indicator Reports at the corporate level. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time
- Company
- Lines of business
- Product

The various reports available under this tab are detailed in the following sections.

5.2.1.2.1 Policy Acquisition by Distribution Channel

This pie chart illustrates the percentage of policy count or written premium attributed based on the distribution channels for the corporation. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for External Agents and Agencies and a line for Company Employees.

Figure 94: Policy Acquisition by Distribution Channel
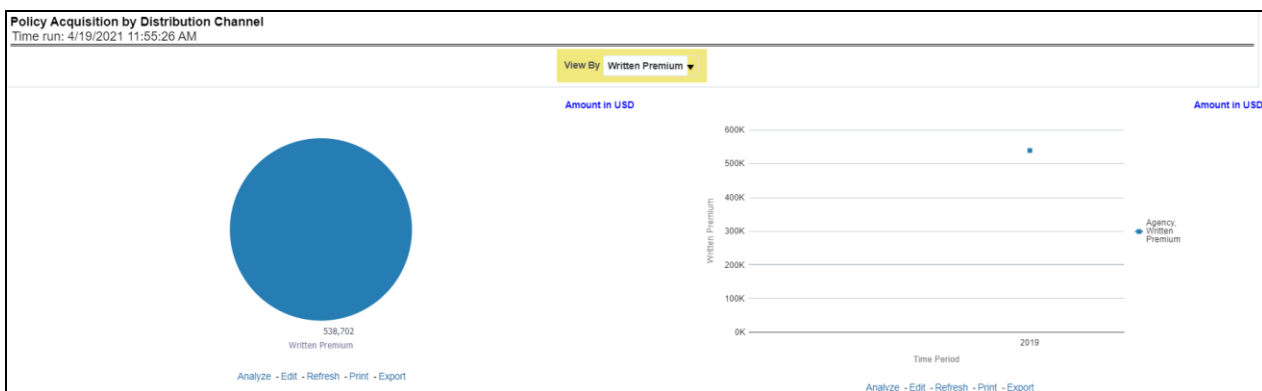
5.2.1.2.2 Quote Counts by Source

This pie chart illustrates the percentages of quotes for each quote source at the reporting period and can be viewed by the Quote Types. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for each source.

Figure 95: Quote Counts by Source
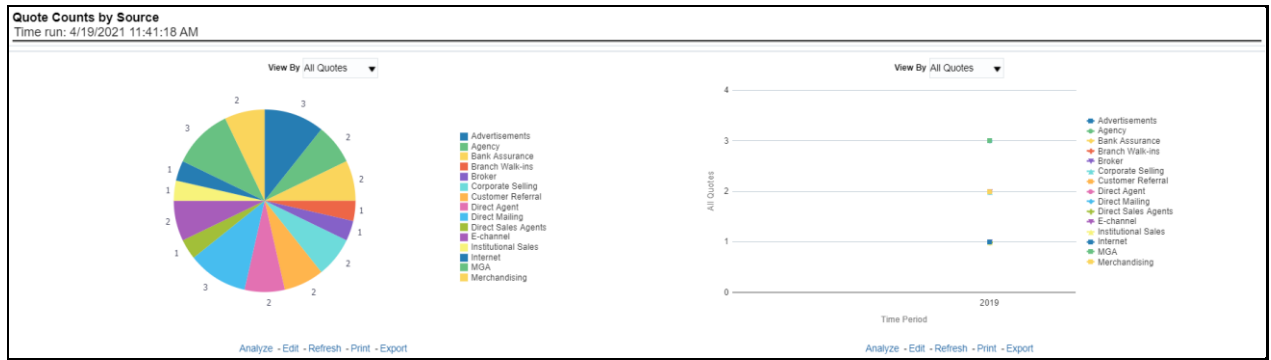
5.2.1.2.3 Quote Counts by Source Method

This pie chart shows the percentage of quotes for each quote source method at the reporting period and can be viewed by the Quote Types. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for each source method.
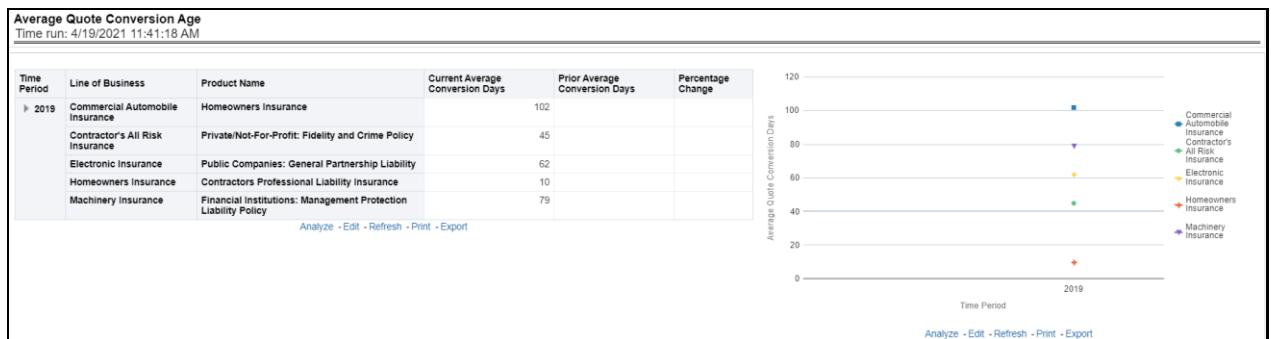
Figure 96: Quote Counts by Source Method
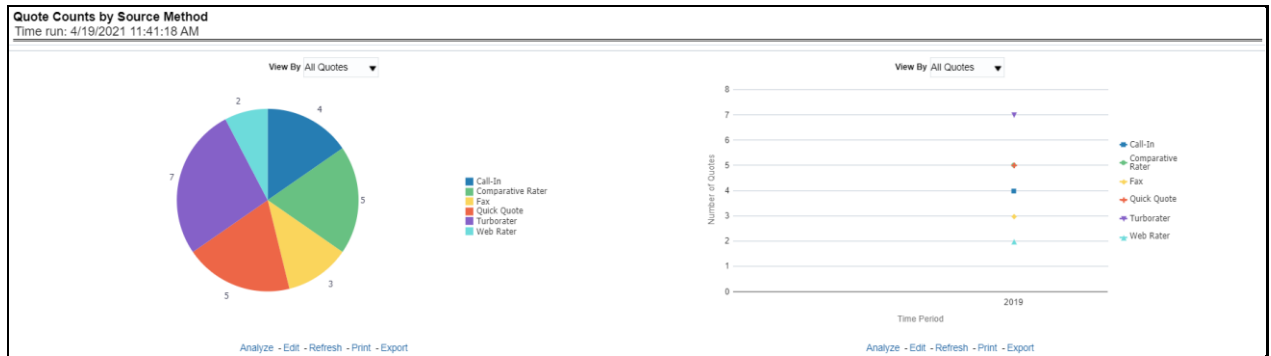
5.2.1.2.4 Average Quote Conversion Age

This line graph illustrates the number of days from the initiation of the quote to the binding transaction such as new business policy submission, endorsement transaction, and so on over time.

Figure 97: Average Quote Conversion Age

5.2.1.3   Lines of Business Tab

The Lines of business tab includes reports that focus on the Key Performance Indicators for each Line of business. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. The filters include:

- Time
- Company
- Lines of business

The various reports available under this tab are detailed in the following sections.

5.2.1.3.1   Quote Counts by Type

This pie chart illustrates the percentages of quotes for each quote type at the reporting period. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for each Line of business. The filter allows the user to select the quote type.

Figure 98: Quote Counts by Type
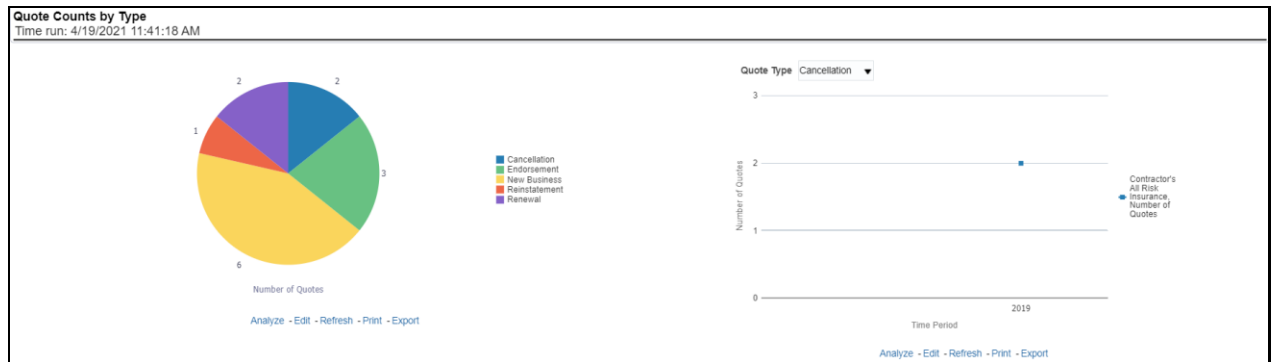
5.2.1.3.2   Policy Acquisition by Distribution Channel

This pie chart illustrates the percentage of policy count or written premium attributed based on the distribution channels for the corporation. The corresponding bar graph has a stacked bar for each Line of business. Each bar is stacked by distribution channel types and is repeated over time.

Figure 99: Policy Acquisition by Distribution Channel
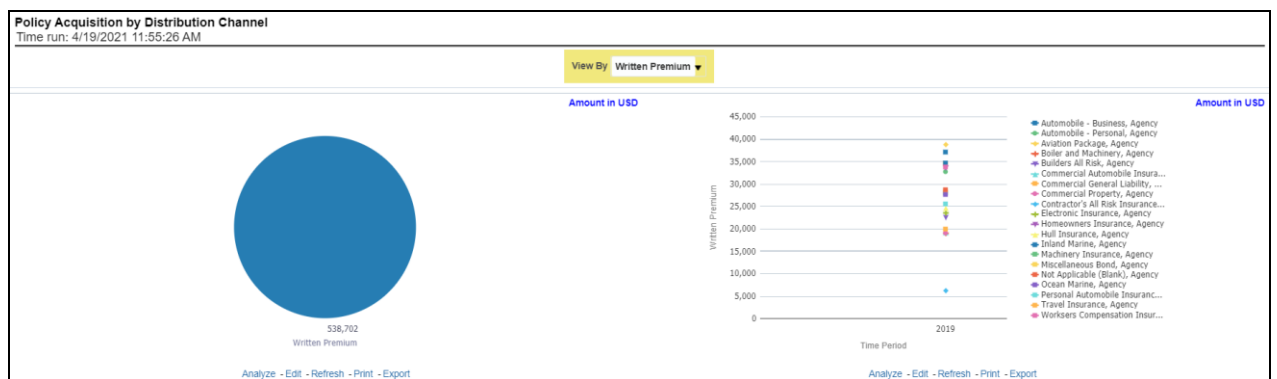
5.2.1.3.3 Quote Counts by Source

This pie chart illustrates the percentages of quotes for each quote source at the reporting period and can be viewed by the Quote Types. The corresponding bar graph has a stacked bar for each Line of business over time that is stacked with each quote source.

Figure 100: Quote Counts by Source
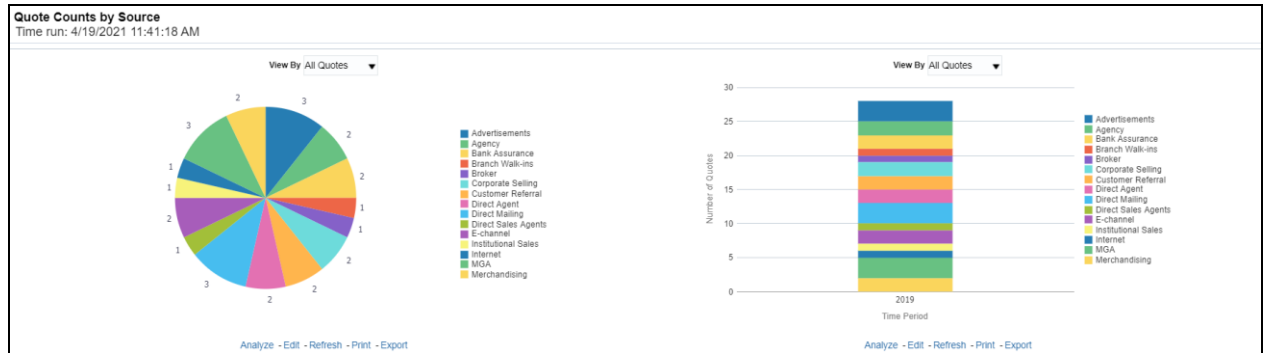
5.2.1.3.4 Quote Counts by Source Method

This pie chart shows the percentage of quotes for each quote source method at the reporting period and can be viewed by the Quote Types. The corresponding bar graph has a stacked bar for each Line of business over time that is stacked with each quote source method.

Figure 101: Quote Counts by Source Method

5.2.1.3.5 Average Quote Conversion Days

This is a time-series graphical trend report where producers' performance is measured by average days required in converting from a quote to a policy. This acts as a performance indicator for producers' efficiency in business conversion.

Drill Down: The report can be further analyzed by Lines of business or Product-wise by clicking the Click for Graphical View button.

Figure 102: Average Quote Conversion Days
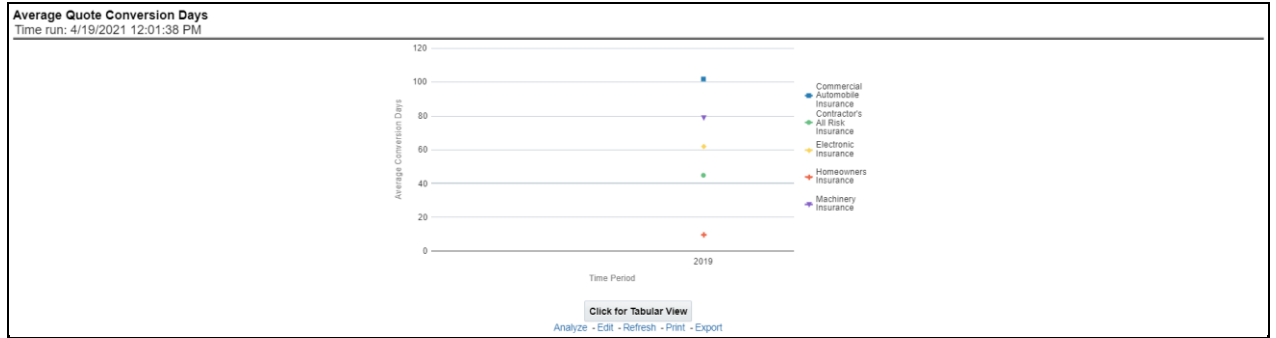
5.2.1.3.6 Producer Performance Ranking

This tabular report displays the top 10 and bottom 10 in performance based on the following View By options:

- Written Premium
- Average Written Premium
- Bind Ratio
- Policy Count
- Quote Count
- Attrition Ratio
- Claim Count
- Loss Ratio Excluding ULAE
- Loss Payments

The table can be populated based on the View options, Producing Agent or Producing Agency. This report shows performance based on the Lines of business focus.

Figure 103: Top 10 and Bottom 10

5.2.1.3.7 Lines of Business Ranking

This is a tabular report where quotes are ranked by Lines of businesses through various performance parameters like the number of quotes, quoted premium, conversion days, expenses, and so on. This report lists the best and least performers.

Figure 104: Lines of Business Ranking

5.2.1.4   Product Tab

The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time
- Company
- Product

The various reports available under this tab are detailed in the following sections.

5.2.1.4.1   Quote Counts by Type

This pie chart illustrates the percentages of quotes for each quote type at the reporting period. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for each Product. The filter allows the user to select the quote type.

Figure 105: Quote Counts by Type
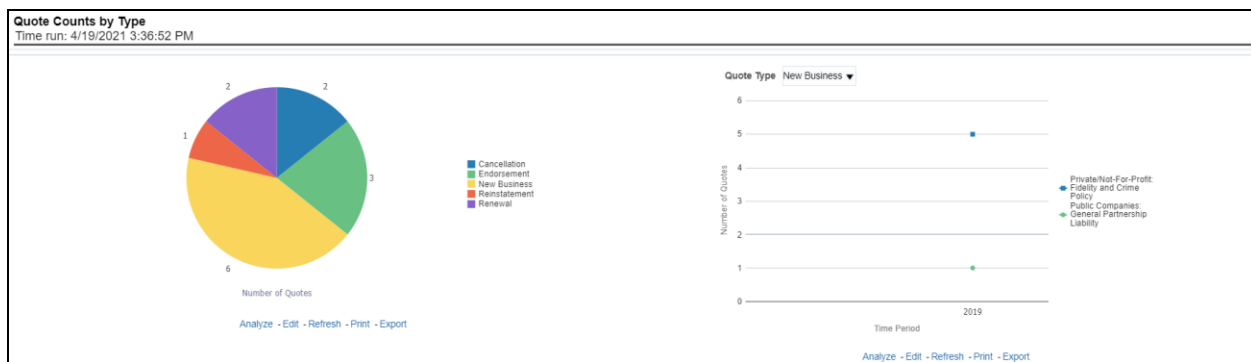
5.2.1.4.2   Policy Acquisition by Distribution Channel

This pie chart illustrates the percentage of policy count or written premium attributed based on the distribution channels for the corporation. The corresponding bar graph has a stacked bar for each product. Each bar is stacked by distribution channel type and is repeated over time.

Figure 106: Policy Acquisition by Distribution Channel
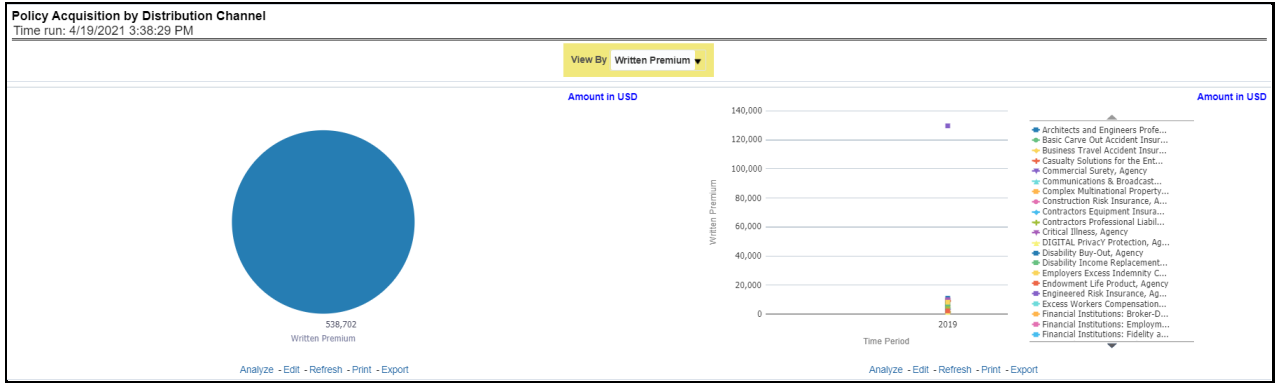
5.2.1.4.3 Quote Counts by Source

This pie chart illustrates the percentages of quotes for each quote source at the reporting period and can be viewed by the Quote Types. The corresponding bar graph has a stacked bar for each Line of business over time that is stacked with each quote source.

Figure 107: Quote Counts by Source
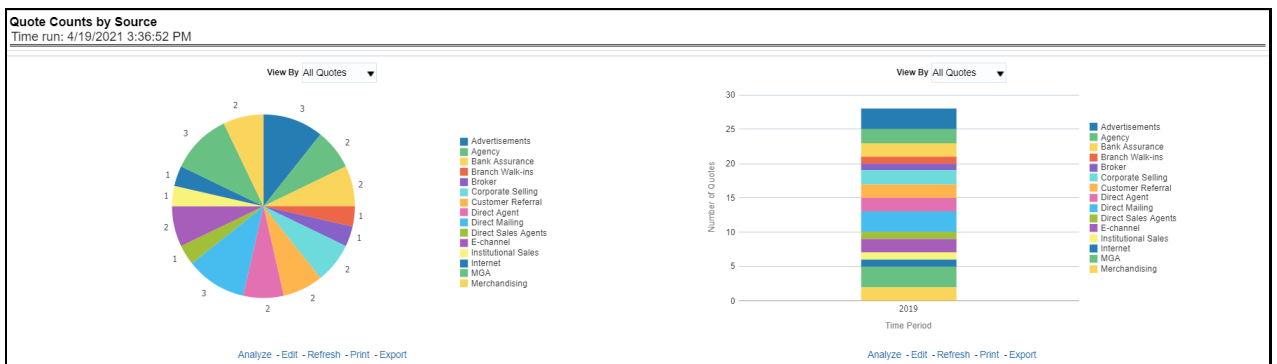
5.2.1.4.4 Quote Counts by Source Method

This pie chart shows the percentage of quotes for each quote source method at the reporting period and can be viewed by the Quote Types. The corresponding bar graph has a stacked bar for each product over time that is stacked with each quote source method.

Figure 108: Quote Counts by Source Method
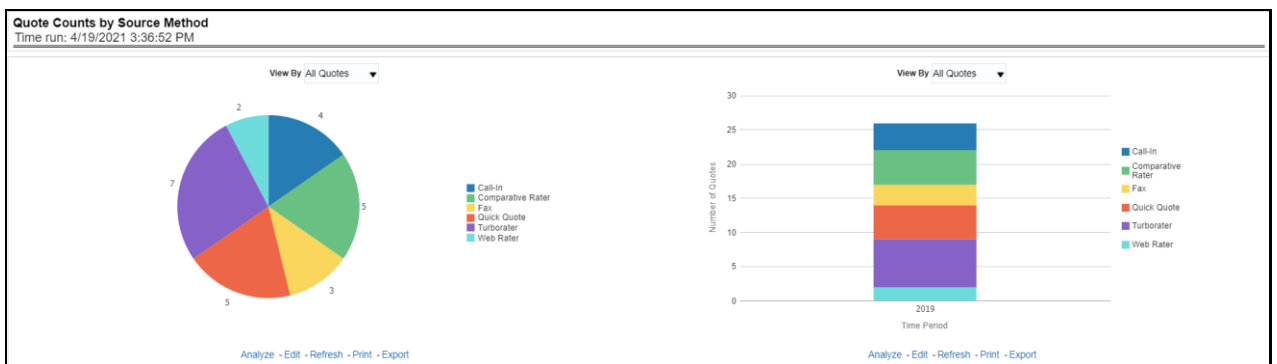
5.2.1.4.5   Average Quote Conversion Days

This is a time-series graphical trend report where producers' performance is measured by average days required in converting from a quote to a policy. This acts as a performance indicator for producers' efficiency in business conversion.

Drill Down: The report can be further analyzed by Lines of business or Product-wise by clicking the Click for Graphical View button.

Figure 109: Average Quote Conversion Days
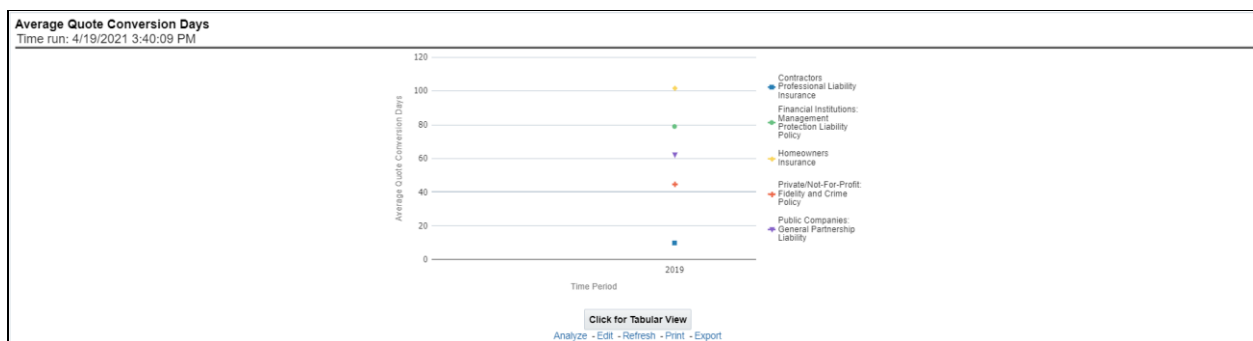
5.2.1.4.6   Producer Performance Ranking

This tabular report displays the top 10 and bottom 10 in performance based on the following View By options:

- Written Premium
- Average Written Premium
- Bind Ratio
- Policy Count
- Quote Count
- Attrition Ratio
- Claim Count
- Loss Ratio Excluding ULAE
- Loss Payments

The table can be populated based on the View options, Producing Agent or Producing Agency. This report shows performance based on the Product focus.

Figure 110: Producer Performance Ranking

5.2.1.4.7 Product Ranking

This is a tabular report where quotes are ranked by Lines of businesses through various performance parameters like the number of quotes, quoted premium, conversion days, expenses, and so on. This report lists the best and least performers.

Figure 111: Product Ranking

5.2.1.5 Region Tab

The Region tab includes reports represented in tabular and map format that summarizes results for geographical regions. The filters for this tab allow the report results to be focused on selected combinations for geographical comparison. The filters include:

- Time
- Company
- Lines of business
- Product
- Geography

The various reports available under this tab are detailed in the following sections.

5.2.1.5.1 Quote Growth Distribution

This is a geographic heat map that illustrates the count of quotes over geographic regions with areas of similar amounts colored similarly.

Figure 112: Quote Growth Distribution
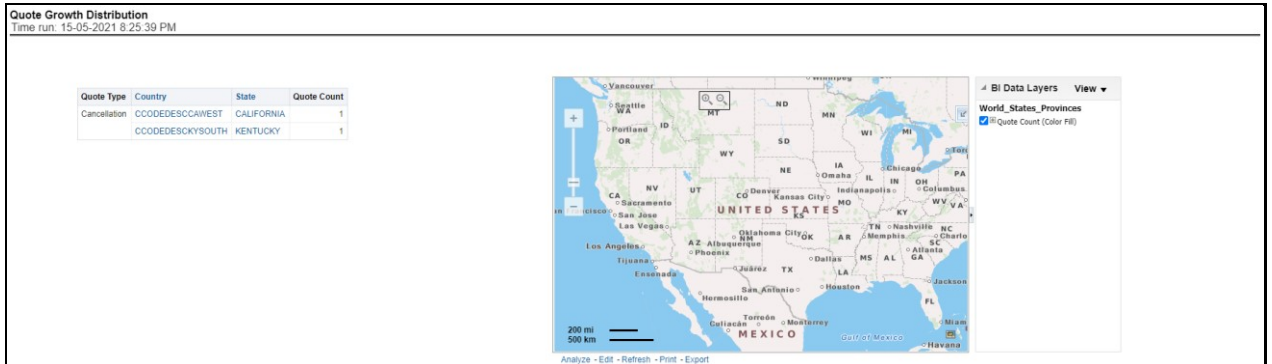
5.2.1.5.2 Quoted Amount

This is a geographic heat map that illustrates the quoted amount over geographic regions with areas of similar amounts colored similarly. The following quoted amount type can be viewed by selecting the specific types from the quoted amount type selection field:

- Policy Total
- Written Fee
- Written Taxes
- Written Premium

Figure 113: Quoted Amount
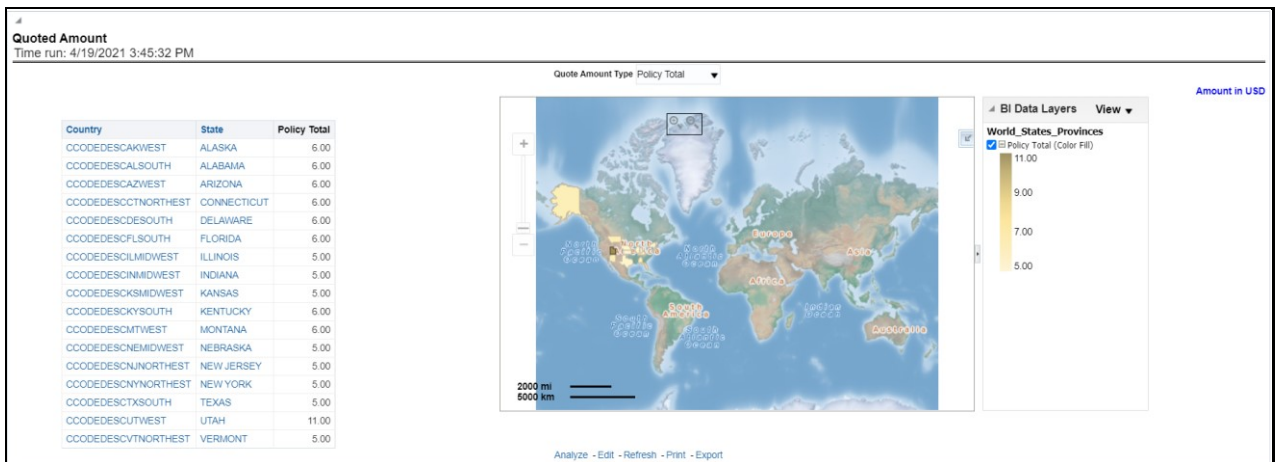
5.2.1.5.3 New Business Binding Ratio

This is a geographic heat map that shows the new business quote to bind ratio performance over geographic regions with areas of similar areas colored similarly.

Figure 114: New Business Binding Ratio
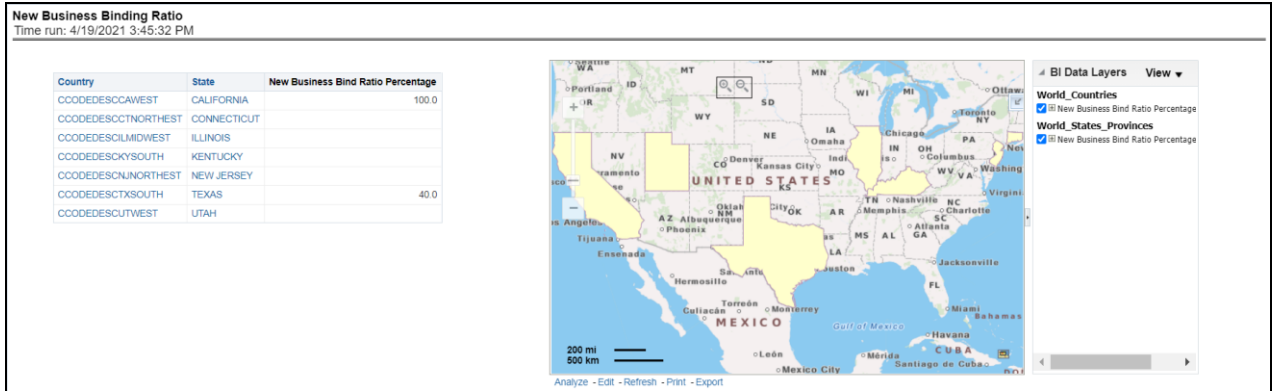
5.2.1.5.4 New Business Bound Quotes Written Premium

This is a geographic heat map that illustrates the new business performance in terms of the written premium over geographic regions with areas of similar areas colored similarly.

Figure 115: New Business Bound Quotes Written Premium
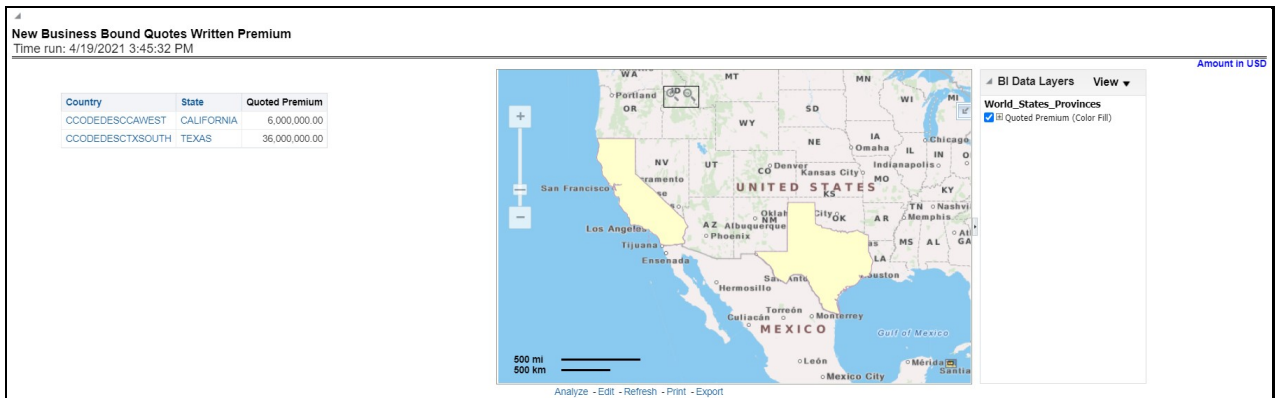
5.2.1.5.5 Endorsement Quote to Cancellation Ratio

This is a geographic heat map that summarizes the ratio of policies where an endorsement quote was generated and remained in force until policy expiration and the policies where an endorsement quote was generated and the policy was later canceled. The ratios are distributed over geographic regions with areas of similar areas colored similarly.

Figure 116: Endorsement Quote to Cancellation Ratio
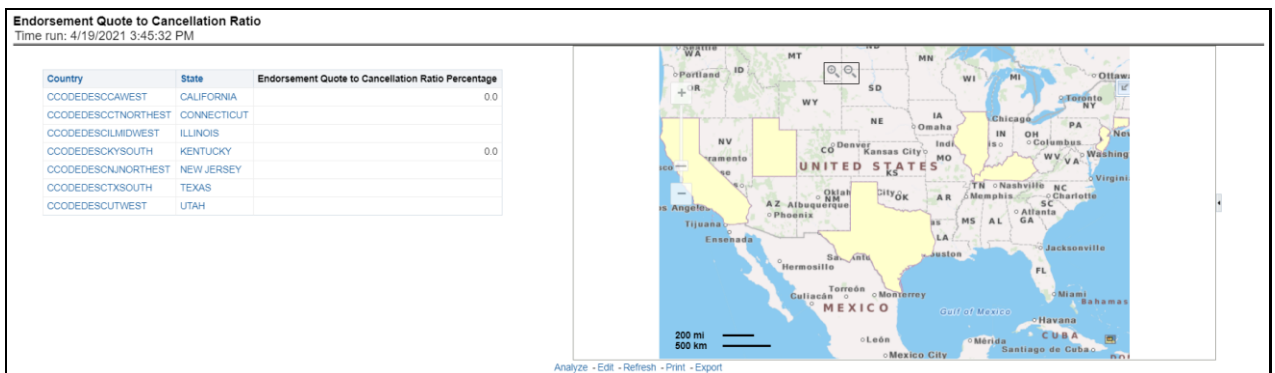
5.2.1.5.6 Renewal Quote to Expired Ratio

This is a geographic heat map that summarizes the ratio of policies where a renewal quote was generated and the policy renewed and the policies where a renewal quote was generated and the policy later expired. The ratios are distributed over geographic regions with areas of similar areas colored similarly.

Figure 117: Renewal Quote to Expired Ratio
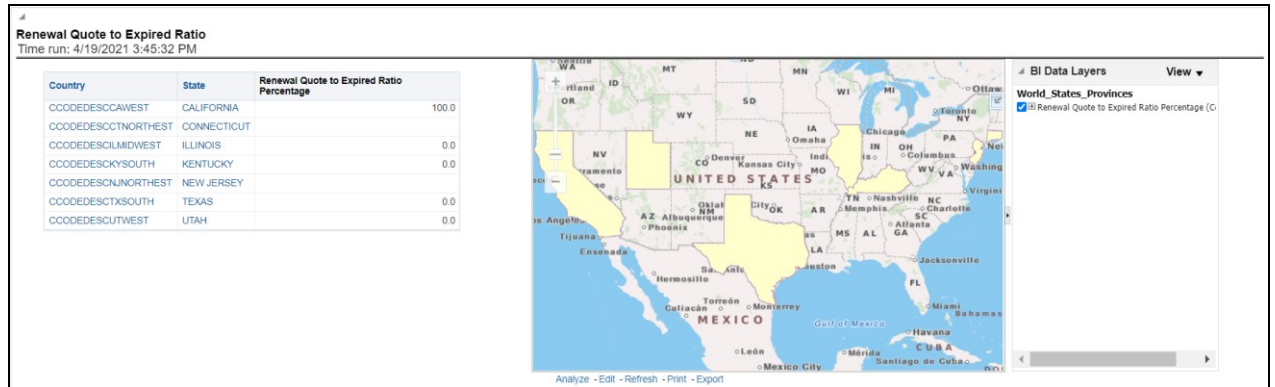
5.2.1.5.7 Producer Performance Ranking

This tabular report displays the top 10 and bottom 10 in performance based on the following View By options:

- Written Premium
- Average Written Premium
- Bind Ratio
- Policy Count
- Quote Count
- Attrition Ratio
- Claim Count
- Loss Ratio Excluding ULAE
- Loss Payments

The performance is based on each region producer's performance in the region for the selected view. The table can be populated based on the View options, Producing Agent or Producing Agency.

Figure 118: Producer Performance Ranking
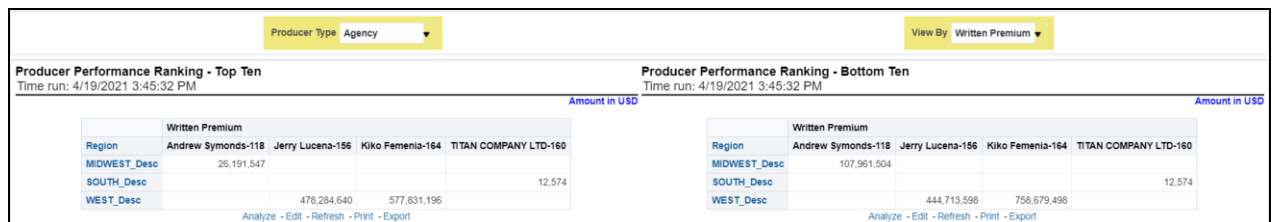
5.2.1.6 Producer Performance Tab

The Producer Performance tab focuses on the results of the Producing Agents and Producing Agencies. The filters for this tab allow the report results to be focused on selected combinations for comparison or more targeted analysis. The filters include:

- Time
- Company
- Lines of business
- Product
- Geography

The various reports available under this tab are detailed in the following sections.

5.2.1.6.1 Producer Performance Ranking

This tabular report displays the top 10 and bottom 10 in performance based on the following View By options:

- Written Premium
- Average Written Premium
- Bind Ratio
- Policy Count
- Quote Count
- Attrition Ratio
- Claim Count
- Loss Ratio Excluding ULAE
- Loss Payments

The View determines whether Producing Agent or Producing Agency is illustrated in the tabular report.

Figure 119: Producer Performance Ranking – Top 10 and Bottom 10

5.2.1.6.2 Active Producer Appointments

This map plots the count of agents or agencies with active appointments to write new business. The agent or agency address is the basis for the location of the agent.

Figure 120: Active Producer Appointments

5.2.1.6.3   Producer Performance Analysis

This tabular report provides a summary of Key Performance Metrics for the agents and agencies and averages the results for each of the respective classifications. This provides the basis for comparison when looking at individual producer performances.

Figure 121: Producer Performance Analysis
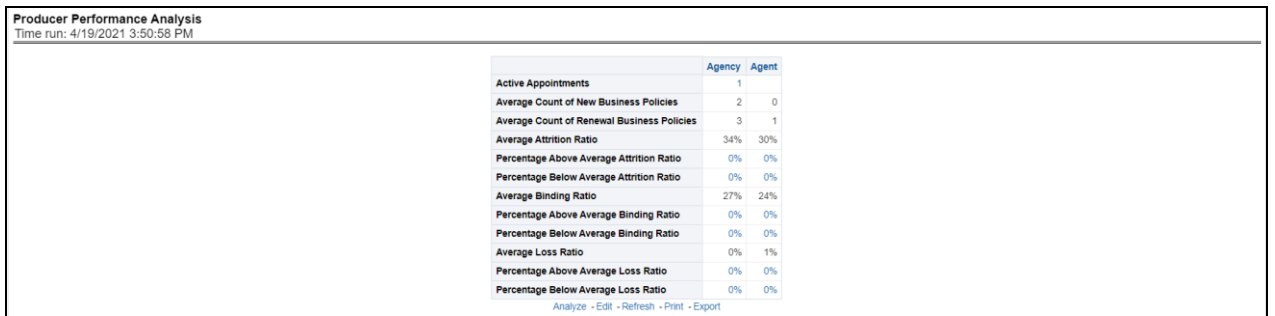
5.2.1.6.4   Active Producer Counts

This line graph illustrates the different segmentations of agents with active agent appointments over time. Each segment line represents the count of agents that have an active appointment to write business at that point in time.

Figure 122: Active Producer Counts
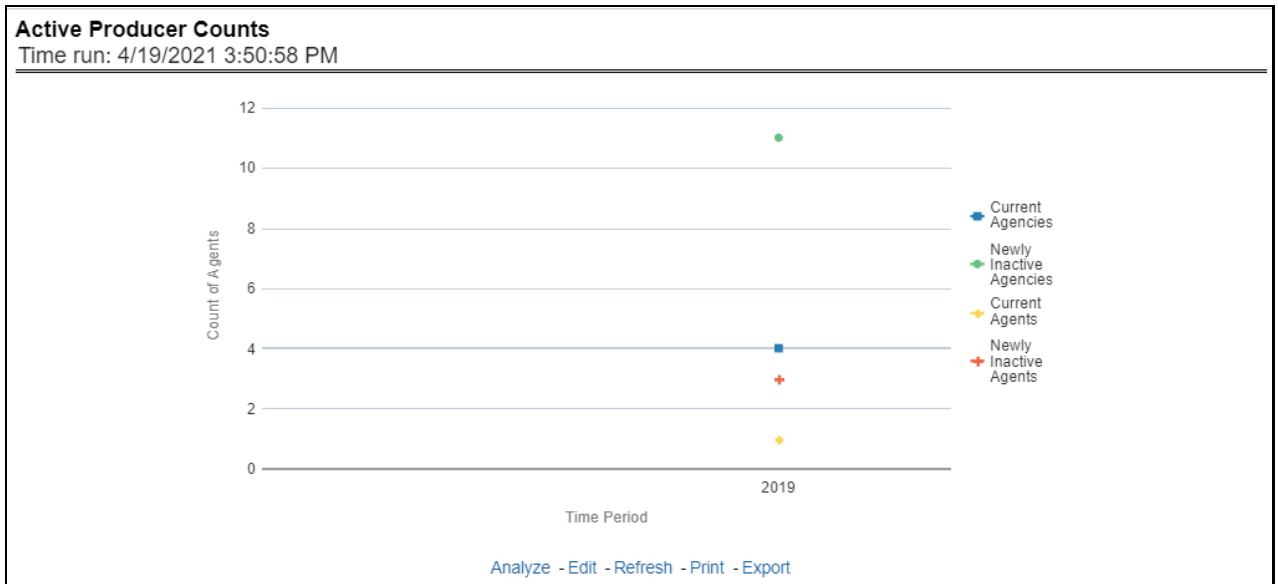
5.2.1.6.5 Inactive Producers Summary

This line graph illustrates the count of agents or agencies over time that have not written a new business policy within either 30, 60, or 90 days since the reporting period start date. These producers have current appointments but are not currently placing new policies with the organization.

Figure 123: Inactive Producers Summary
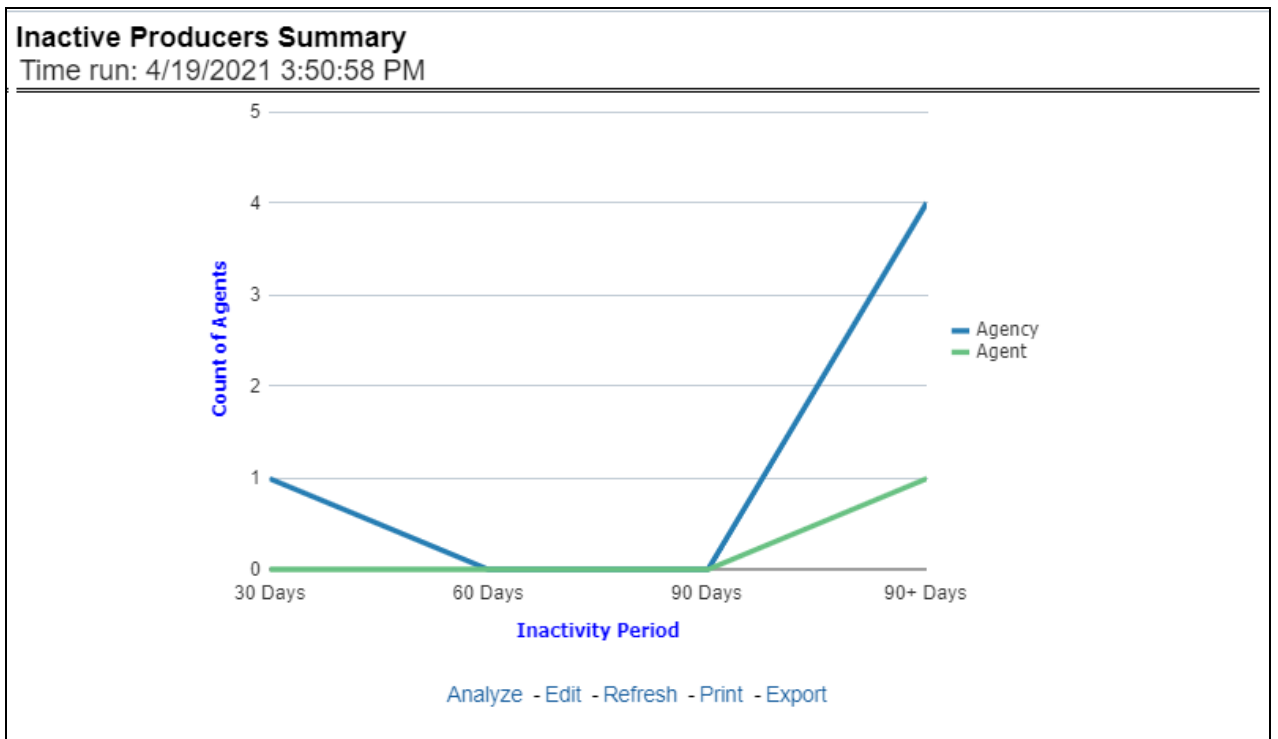
5.2.1.6.6 Individual Producer Performance Analysis

This tabular report illustrates the performance in key performance areas. The results are populated based on the values selected in the agency and producing agent filters. This allows multiple columns to present for multiple view selections.

Figure 124: Individual Producer Performance Analysis

5.3 Managing Policy Performance Dashboard

This chapter explains the report available under each tab in the Policy Performance Dashboard.

5.3.1 Managing Reports

The following tabs are present in the policy performance dashboard:

- Summary
- Key Facts
- Lines of business
- Product
- Region
- Producer

The following screenshots display the essential nature of the available reports as per each tab:

Figure 125: Policy Performance Tabs

5.3.1.1 Summary Tab

The Summary tab includes information for lines of businesses at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing for all the lines of businesses. Following are the filters available for this tab.

- Time

- Company
- Geography
- Lines of business

The various reports available under this tab are detailed in the following sections.

5.3.1.1.1 Key Policy Performance Indicators Flash

This report shows snapshots of key performance indicators represented through flash boxes for the current period.

Figure 126: Key Policy Performance Indicators Flash

5.3.1.1.2 In-force Policy Count

This report shows active in-force policy counts across all lines of businesses and underlying products through a time series. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 127: In-force Policy Count
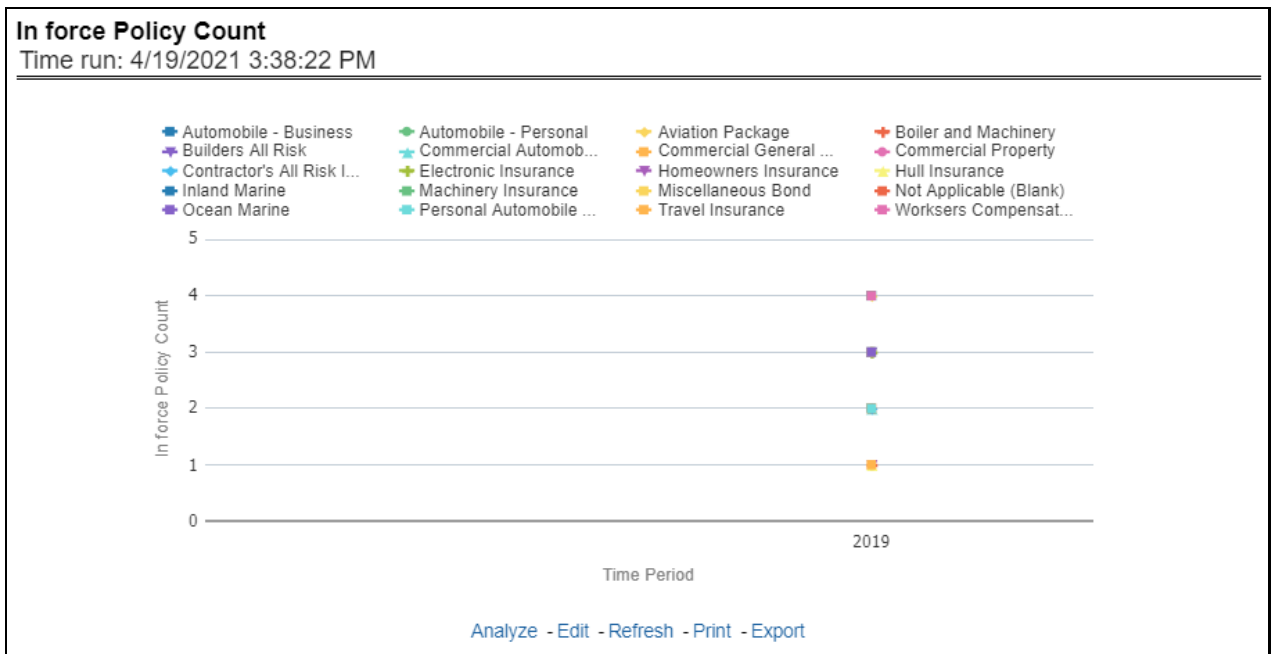
5.3.1.1.3 New Business Bind Ratio

This report shows a new business quote to bind ratio performance across lines of business through a time series. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 128: New Business Bind Ratio
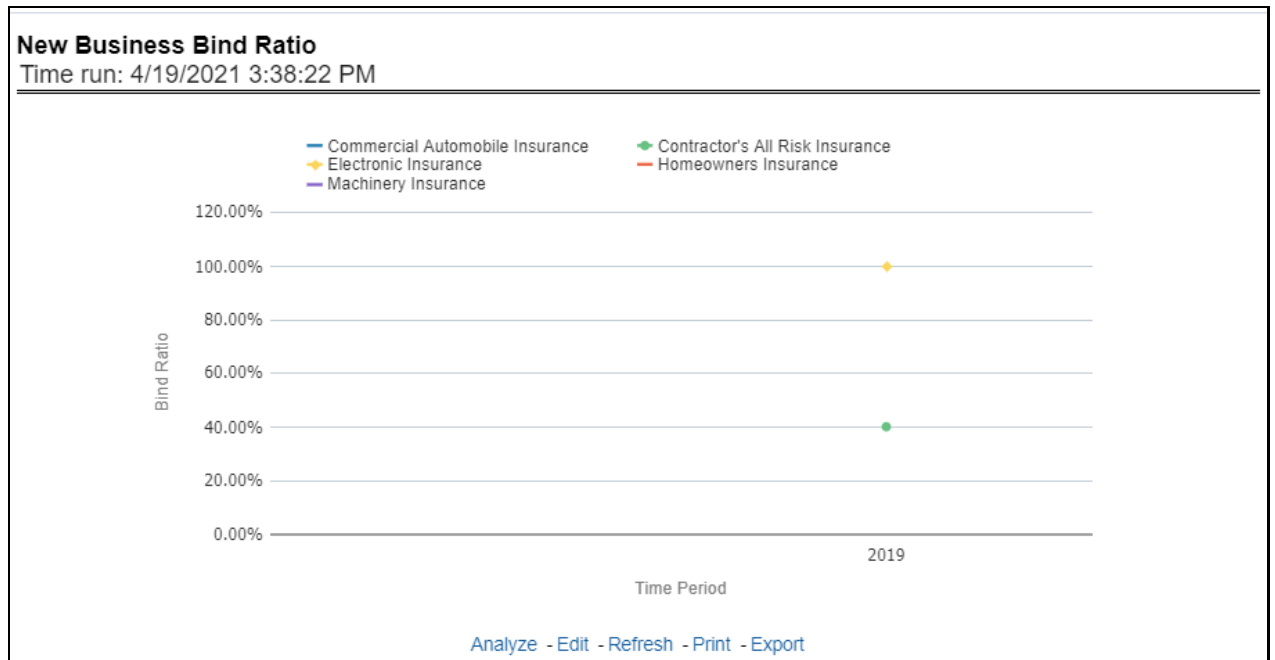
5.3.1.1.4   New Business Written Premium

This report shows new business performance in terms of written premium across all lines of business and underlying products through a time series. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 129: New Business Written Premium
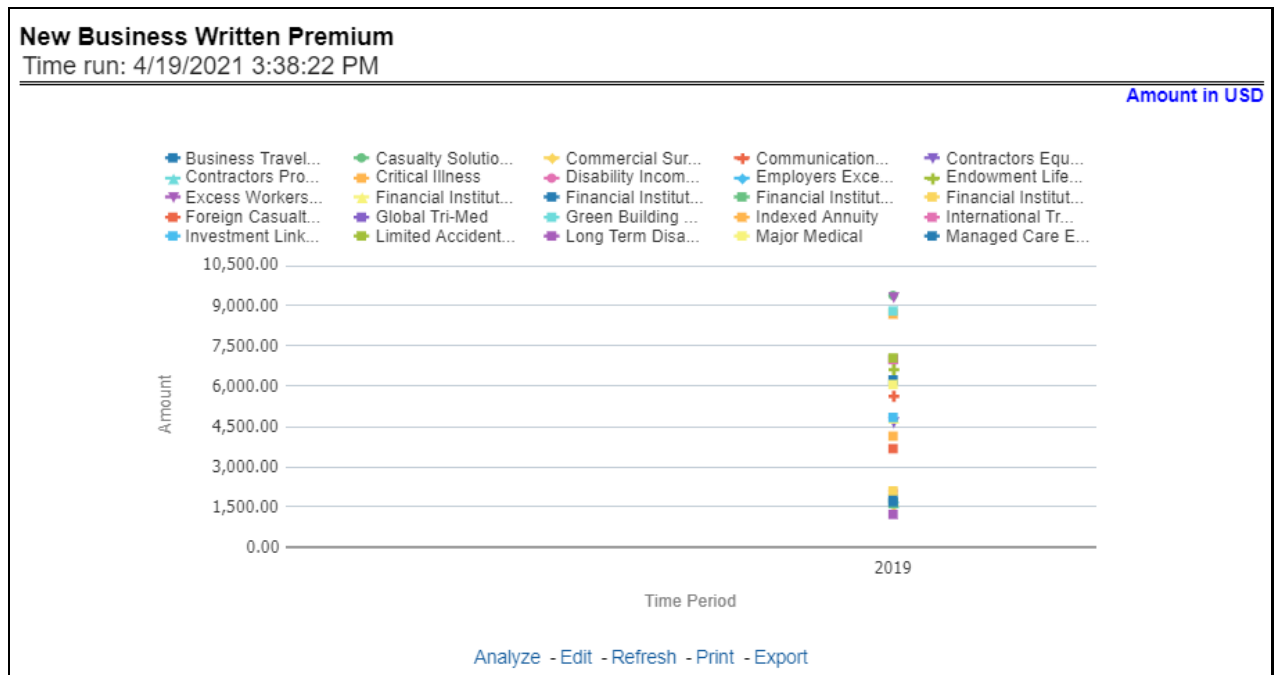
5.3.1.1.5   Policy Acquisition by Distribution Channel

This report shows policy performance in terms of new business acquisition through different distribution channels through a time series. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 130: Policy Acquisition by Distribution Channel
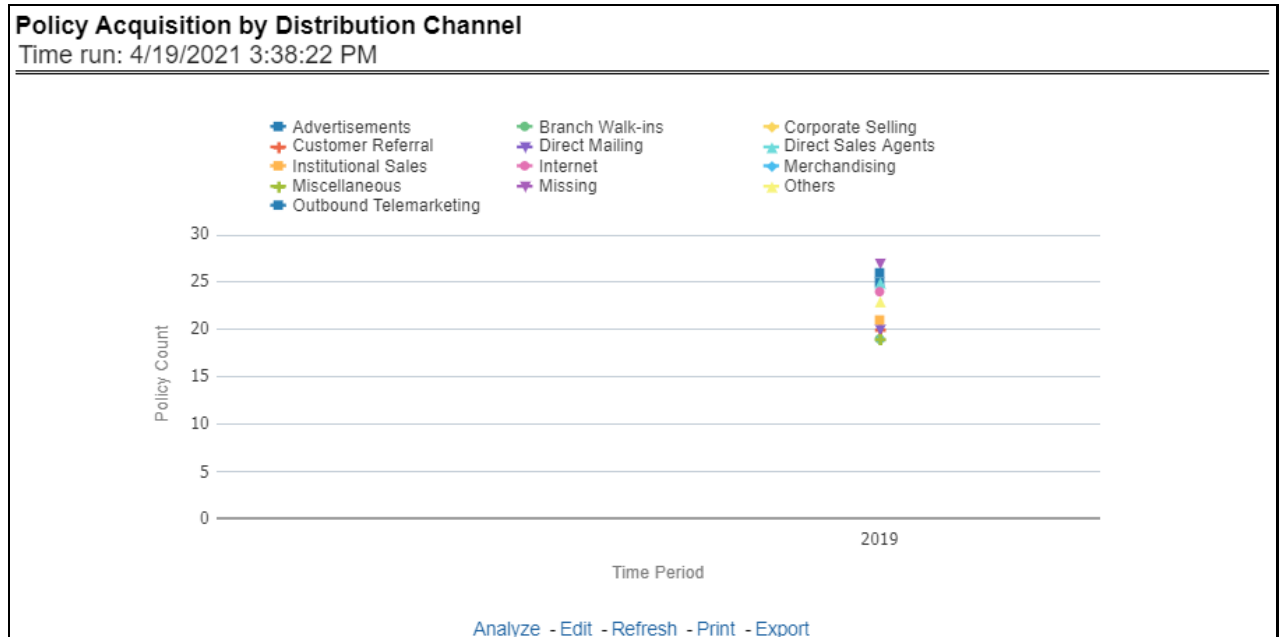
5.3.1.1.6   New Business Cancellation Ratio

This report shows policy performance in terms of loss of new business through cancellation over a time series. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 131: New Business Cancellation Ratio
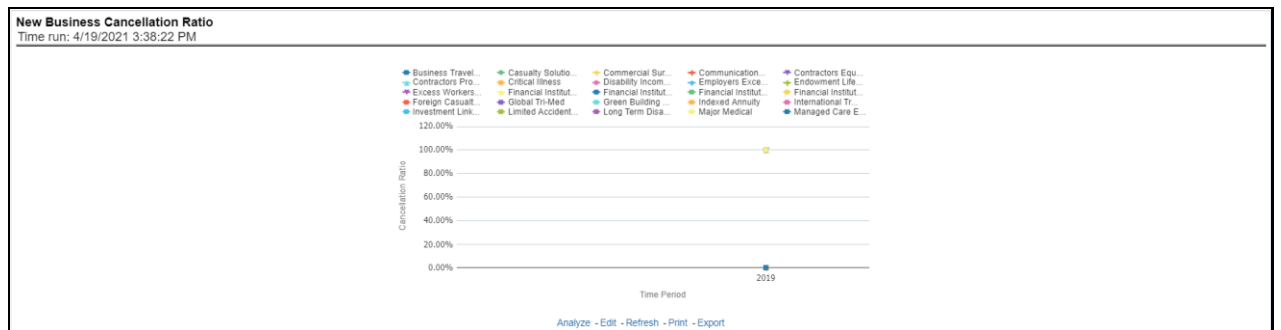
5.3.1.1.7   Top 10 Products by New Business Policies

This report shows policy performance by ranking top selling ten products acquiring new business policies. This report shows policy counts and can be analyzed by report level filters, product name, and product category. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 132: Top 10 Products by New Business Policies

Time Period	Product Name	Policy Count	Rank	Previous Rank
▶ 2019		15	1	
	Whole Life Product	1	2	
	Warehouse Legal Liability Insurance	1	3	
	Variable Annuity	1	4	
	University Global Travel Insurance	1	5	
	Transportation Occupational Accident & Contingent Liability	1	6	
	Supplemental Foreign Travel Insurance	1	7	
	Student Accident Insurance	1	8	
	Short Term Disability	1	9	
	Retirement Plan	1	10	
	Public Companies: Management Protection Liability Policy	1	11	
	Public Companies: General Partnership Liability	1	12	
	Public Companies: Fiduciary Liability Policy	1	13	
	Property Insurance	1	14	
	Private/Not-For-Profit: Management Protection Liability Policy	1	15	
	Private/Not-For-Profit: Employment Practices Liability	1	16	
	Private Company Management Indemnity Policy	1	17	
	Political Risks	1	18	
	Personal Accident Insurance	1	19	
	Out-of-Country Medical Insurance	1	20	
	Occupational Accident Insurance	1	21	
	NETWORK Privacy Protection	1	22	
	Multinational Travel Accident Insurance	1	23	
	Motor Truck Cargo Legal Liability Insurance	1	24	
	Marine Hull and Protection & Indemnity	1	25	

Rows 1 - 25
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5.3.1.1.8 Average Premium by Lines of Business

This report shows policy performance in terms of the average premium generated by lines of business through a time series. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 133: Average Premium by Lines of Business
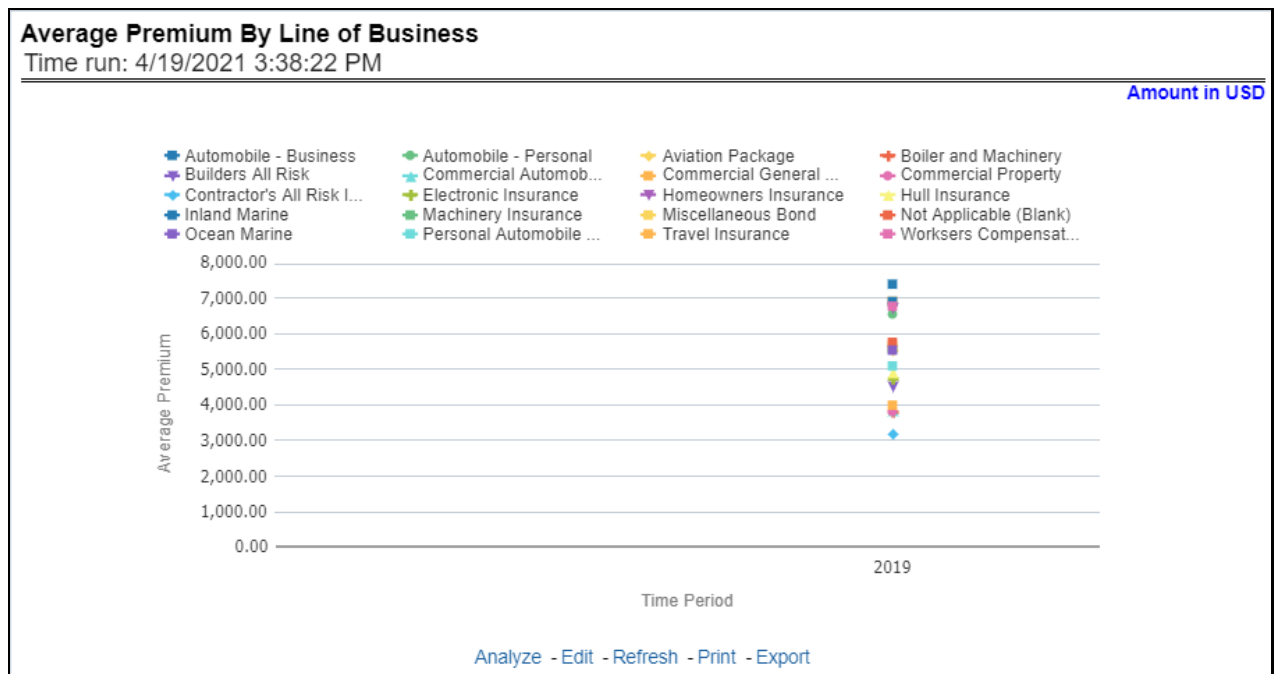
5.3.1.1.9 Average Premium by Product

This report shows policy performance in terms of the average premium generated by-products through a time series. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 134: Average Premium by Product
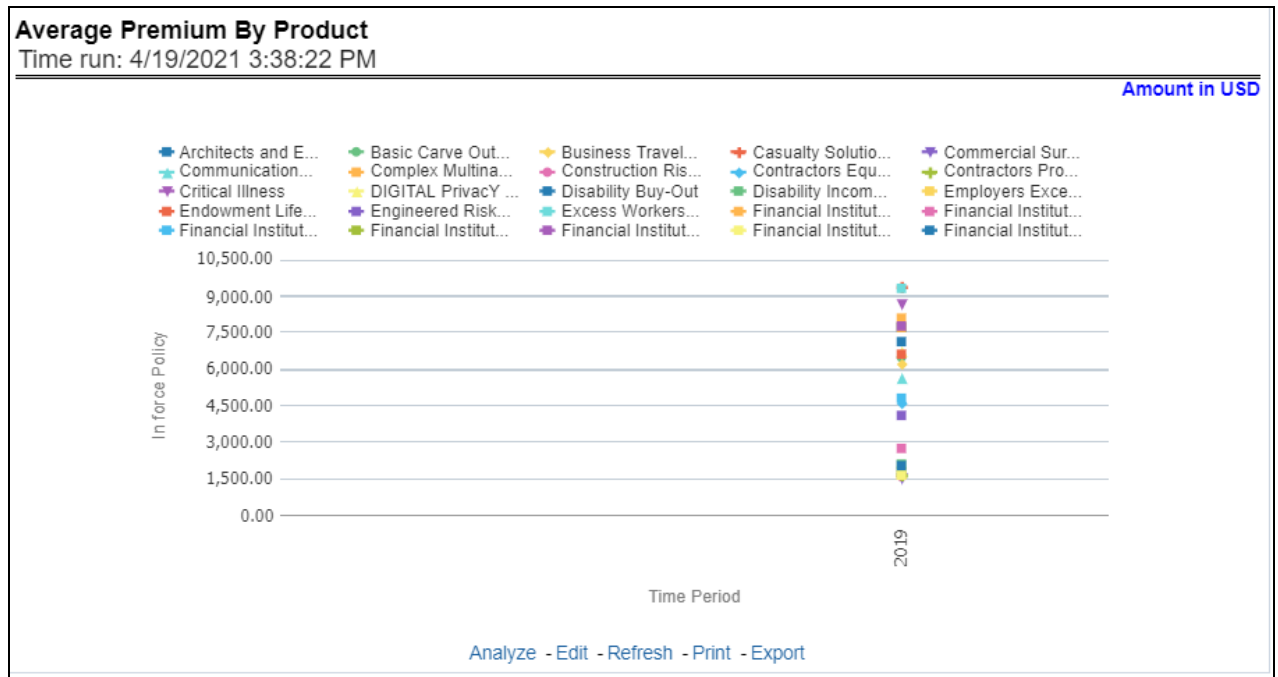
5.3.1.2 Key Facts Tab

The Key Fact tab includes Key Performance Indicator Reports for lines of businesses at the corporate level. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:
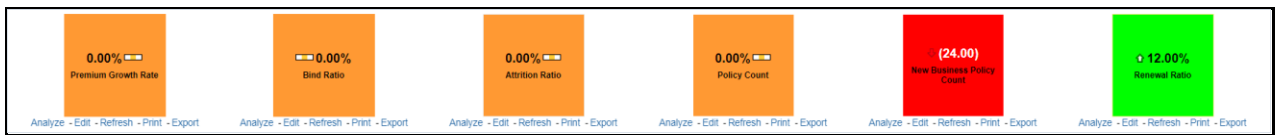
- Time
- Company
- Geography
- Lines of business

The various reports available under this tab are detailed in the following sections.

5.3.1.2.1 Key Policy Performance Indicators

This report shows snapshots of current key performance areas against a target.

Figure 135: Key Policy Performance Indicators

5.3.1.2.2 Policy Premium by Premium Type

This report shows business revenue in terms of premium generated through different premium types over a time series. Various types of premium options such as written, earned, ceded, retained, earned uncollected, and refunded are available as report-level filters. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 136: Policy Premium by Premium Type
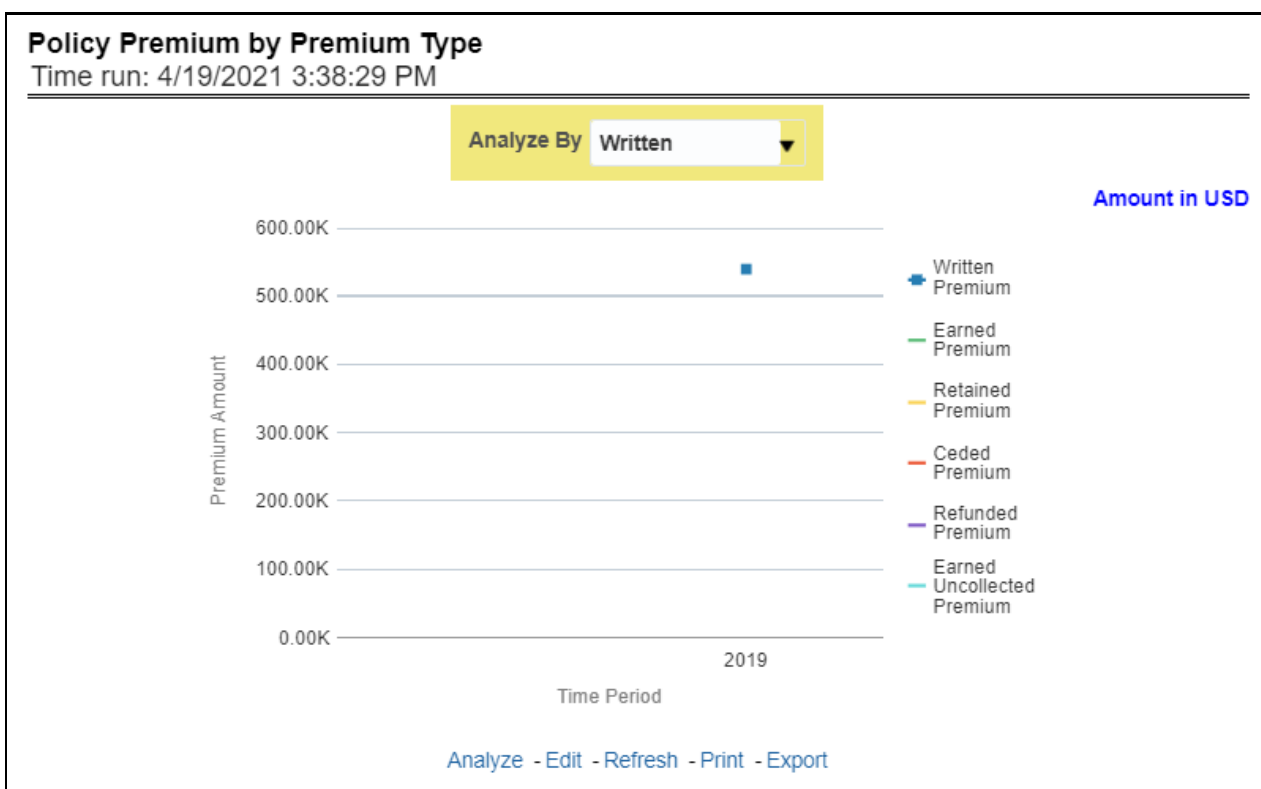
5.3.1.2.3 Policy Expense Summary

This report shows different policy-related expenses incurred over the period. The report can be analyzed by report level filters for different expense types. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 137: Policy Expense Summary

Figure 137: Policy Expense Summary
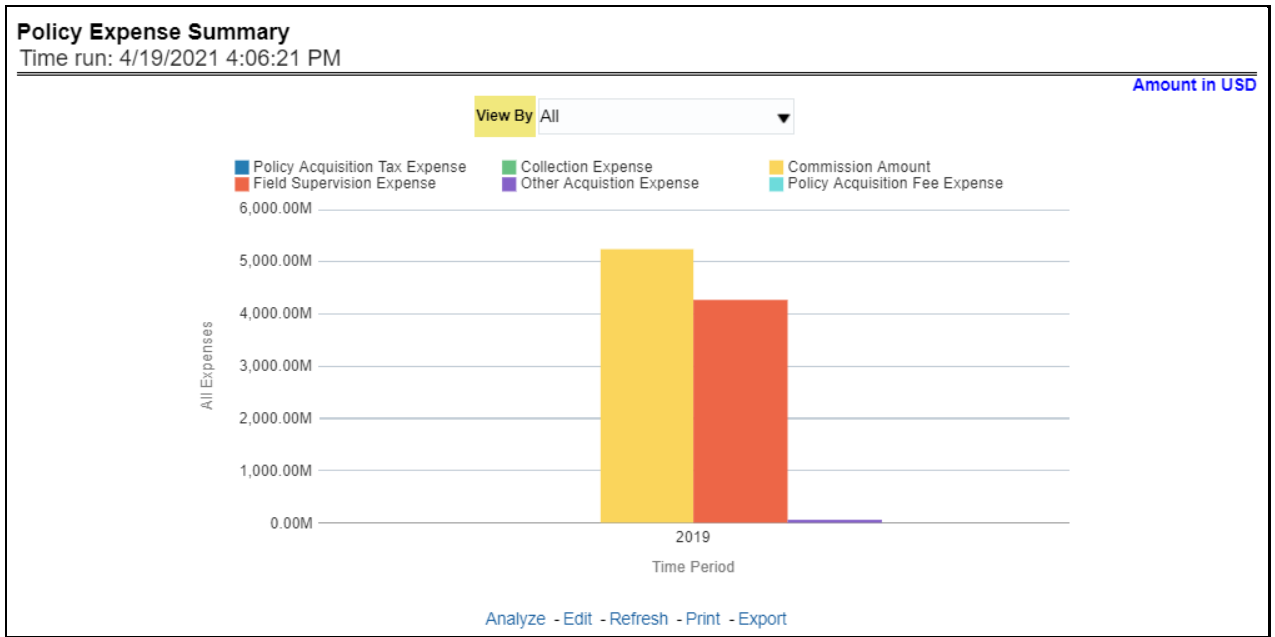
5.3.1.2.4 Policy Count by Policy Type

This report shows the count of policies through different policy types, that is, active in-force, reissue, rewritten, canceled, and non-renewed policies through a time series. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 138: Policy Count by Policy Type
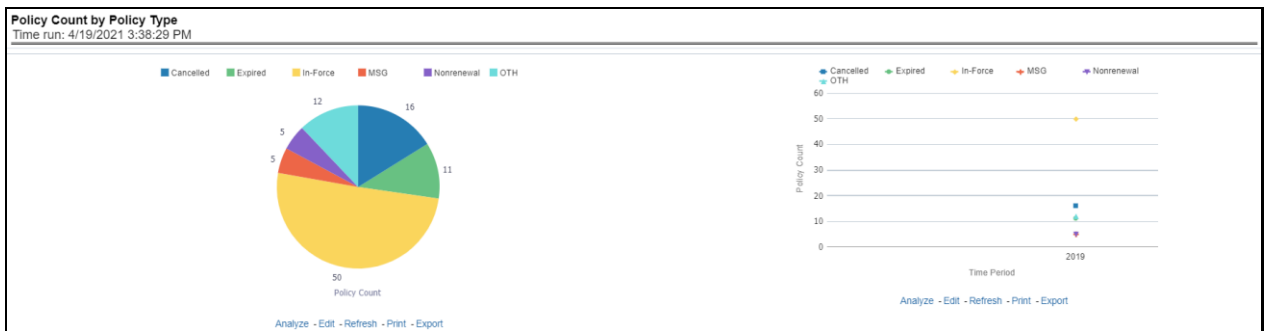
5.3.1.2.5 Policy Acquisition by Distribution Channel

This report shows the percentage of policies acquired through different sales and distribution channels maintained by the company and can be analyzed by report level filters, policy count, and premium amount. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 139: Policy Acquisition by Distribution Channel
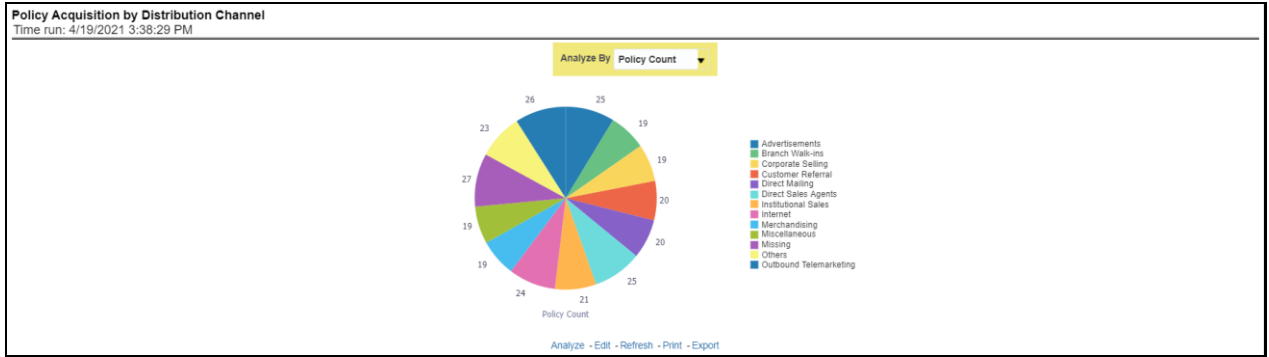
5.3.1.2.6   Policy Attrition - Company versus Insured

This report shows a loss of business through policy attrition through a time series. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry, as well as attrition policy premium amount and attrition policy count. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 140: Policy Attrition - Company versus Insured
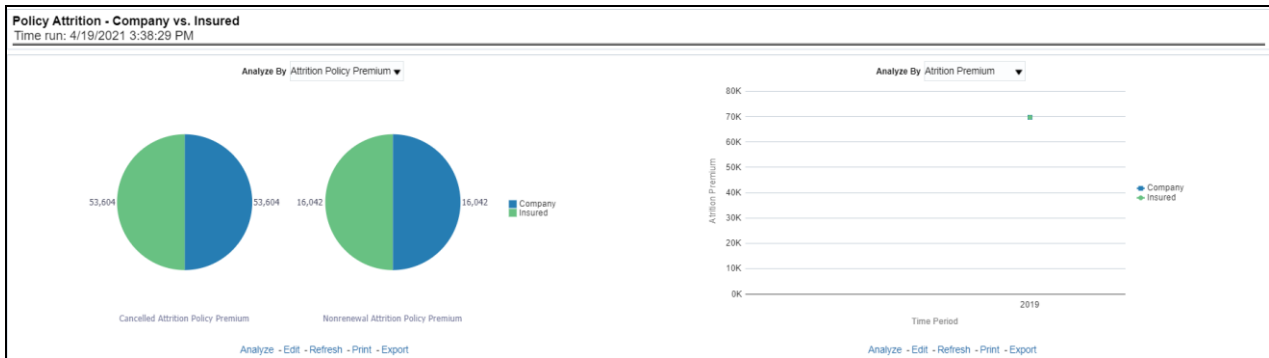
5.3.1.2.7   Policy Attrition by Reason

This report shows policy attrition occurred due to various attrition reasons. Attrition reason analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by attrition reasons. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 141: Policy Attrition by Reason
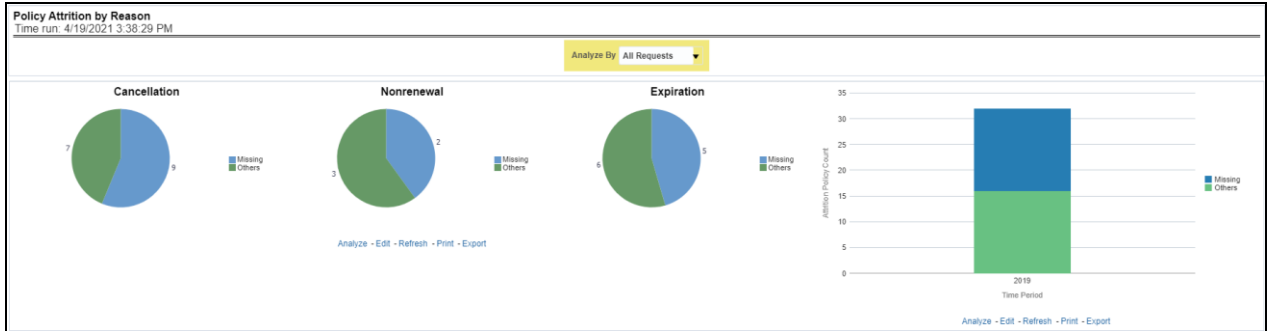
5.3.1.2.8   Policy Attrition By Distribution Channel

This report shows policy attrition by various distribution channels. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by distribution channels. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 142: Policy Attrition By Distribution Channel
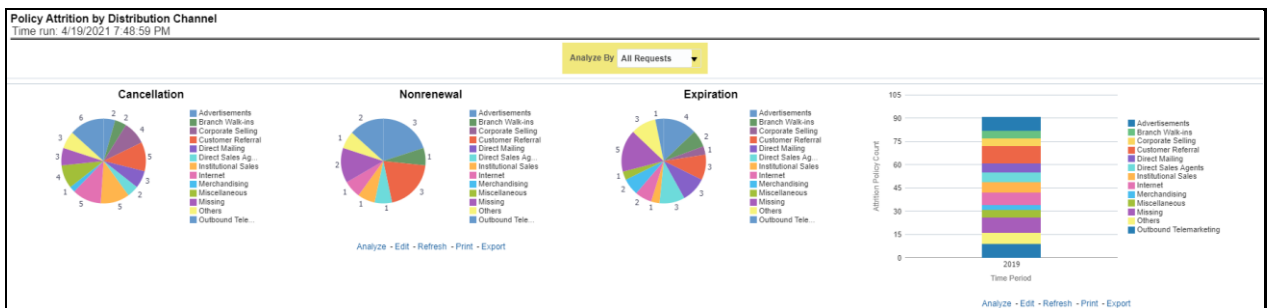
5.3.1.2.9   Policy Attrition By Billing Plan

This report shows policy attrition by various distribution channels. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by billing plan type. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 143: Policy Attrition By Billing Plan
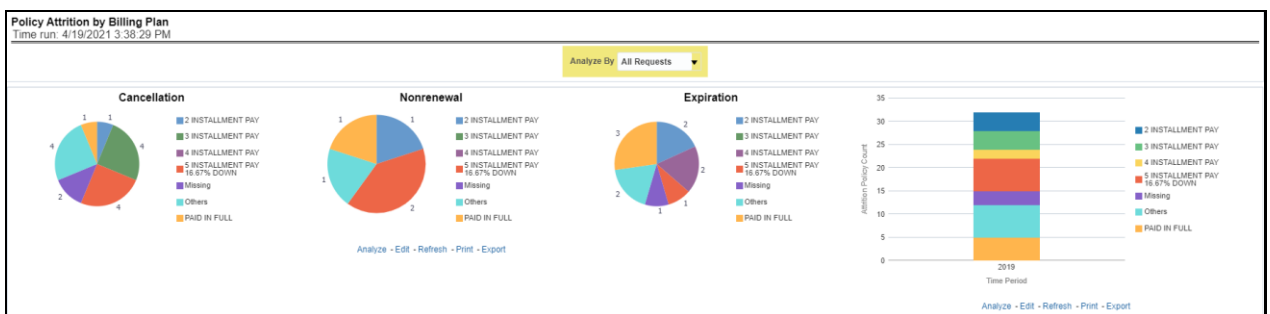
5.3.1.2.10 Cancellation Attrition Timing

This report shows policy attrition by cancellation timings. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by cancellation attrition periods, for example, "First 30 days" and "First 45 days". This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 144: Cancellation Attrition Timing
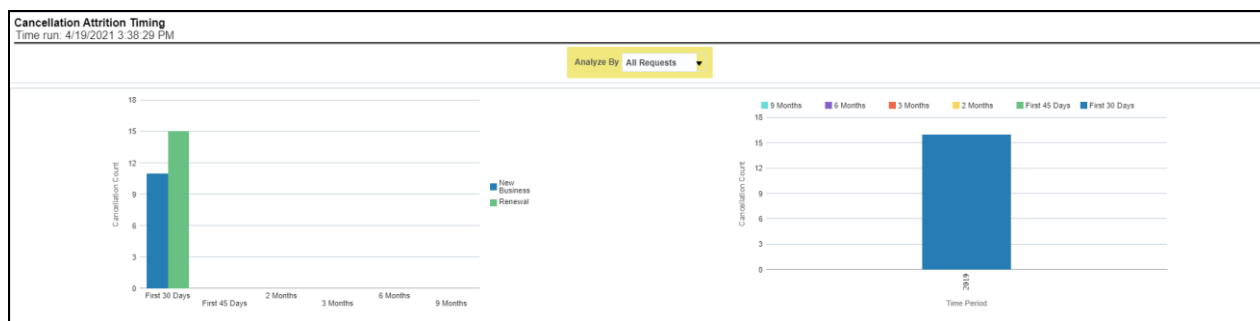
5.3.1.3 Lines of Business Tab

The Lines of business tab includes reports that focus on the Key Performance Indicators for each Line of business. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. The filters include:
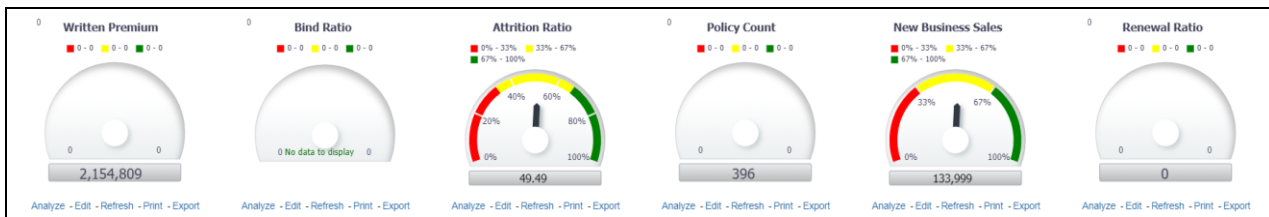
- Time
- Company
- Geography
- Lines of business

The various reports available under this tab are detailed in the following sections.

5.3.1.3.1 Key Lines of Business Performance Indicators Flash

This report shows snapshots of current key performance areas against the target.

Figure 145: Key Lines of Business Performance Indicators Flash

5.3.1.3.2 Top 10 Lines of business by Written Premium

This report ranks the top ten lines of business in terms of written premium and their previous ranking. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

**Figure 146: Top 10 Lines of Business by Written Premium**

Top 10 Line of Business by Written Premium
Time run: 4/19/2021 4:18:17 PM

Amount in USD

Time Period	Rank	Line of Business	Written Premium	Previous Rank
▶ 2019	1	Aviation Package	38,787.41	
	2	Automobile - Business	37,152.99	
	3	Inland Marine	34,696.98	
	4	Commercial General Liability	34,539.92	
	5	Worksers Compensation Insurance	33,876.01	
	6	Homeowners Insurance	33,708.02	
	7	Automobile - Personal	32,732.90	
	8	Not Applicable (Blank)	28,775.84	
	9	Miscellaneous Bond	28,454.31	
	10	Machinery Insurance	28,057.52	

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5.3.1.3.3 Bottom 10 Lines of business by Written Premium

This report ranks the lowest-performing bottom ten lines of business in terms of written premium and their previous ranking. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 147: Bottom 10 Lines of business by Written Premium

Bottom 10 Line of Business by Written Premium
Time run: 4/19/2021 4:18:17 PM

Amount in USD

Time Period	Rank	Line of Business	Written Premium	Previous Rank
▶ 2019	1	Contractor's All Risk Insurance	6,375.23	
	2	Commercial Property	19,121.00	
	3	Boiler and Machinery	19,185.48	
	4	Commercial Automobile Insurance	19,235.38	
	5	Travel Insurance	19,896.87	
	6	Builders All Risk	22,541.32	
	7	Electronic Insurance	23,700.87	
	8	Hull Insurance	24,633.40	
	9	Personal Automobile Insurance	25,592.24	
	10	Ocean Marine	27,638.54	

Analyze - Edit - Refresh - Print - Export

5.3.1.3.4 Top 10 Lines of Business by Policy Count

This report ranks the best performing top ten lines of business in terms of policy counts and their previous ranking. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 148: Top 10 Lines of Business by Policy Count

Top 10 Line of Business by Policy Count
Time run: 4/19/2021 4:18:17 PM

Time Period	Rank	Line of Business	Policy Count	Previous Rank
▶ 2019	1	Aviation Package	7	
	2	Worksers Compensation Insurance	5	
	3	Travel Insurance	5	
	4	Personal Automobile Insurance	5	
	5	Ocean Marine	5	
	6	Not Applicable (Blank)	5	
	7	Miscellaneous Bond	5	
	8	Machinery Insurance	5	
	9	Inland Marine	5	
	10	Hull Insurance	5	

Analyze - Edit - Refresh - Print - Export

5.3.1.3.5 Bottom 10 Lines of Business by Policy Count

This report ranks the lowest-performing bottom ten lines of business in terms of policy counts and their previous ranking. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 149: Bottom 10 Lines of Business by Policy Count

Bottom 10 Line of Business by Policy Count
Time run: 4/19/2021 4:18:17 PM

Time Period	Rank	Line of Business	Policy Count	Previous Rank
▶ 2019	1	Contractor's All Risk Insurance	2	
	2	Worksers Compensation Insurance	5	
	3	Travel Insurance	5	
	4	Personal Automobile Insurance	5	
	5	Ocean Marine	5	
	6	Not Applicable (Blank)	5	
	7	Miscellaneous Bond	5	
	8	Machinery Insurance	5	
	9	Inland Marine	5	
	10	Hull Insurance	5	

Analyze - Edit - Refresh - Print - Export

5.3.1.3.6 Top 10 Lines of Business by Earned Premium

This report ranks best performing top ten lines of business in terms of earned premium and their previous ranking. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 150: Top 10 Lines of Business by Earned Premium

Top 10 Line of Business by Earned Premium
Time run: 4/19/2021 4:18:17 PM

Amount in USD

Time Period	Rank	Line of Business	Earned Premium	Previous Rank
▶ 2019	1	Commercial Automobile Insurance	433,847.67	
	2	Commercial General Liability	288,184.36	
	3	Aviation Package	274,807.37	
	4	Personal Automobile Insurance	268,172.31	
	5	Automobile - Business	250,624.19	
	6	Hull Insurance	206,457.78	
	7	Inland Marine	201,592.78	
	8	Travel Insurance	199,630.26	
	9	Miscellaneous Bond	170,441.00	
	10	Electronic Insurance	167,812.04	

Analyze - Edit - Refresh - Print - Export

5.3.1.3.7 Bottom 10 Lines of Business by Earned Premium

This report ranks the lowest-performing bottom ten lines of business in terms of earned premium and their previous ranking. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 151: Bottom 10 Lines of Business by Earned Premium

Bottom 10 Line of Business by Earned Premium
Time run: 4/19/2021 4:18:17 PM

Amount in USD

Time Period	Rank	Line of Business	Earned Premium	Previous Rank
▶ 2019	1	Homeowners Insurance	37,109.14	
	2	Worksers Compensation Insurance	42,552.41	
	3	Machinery Insurance	46,865.25	
	4	Contractor's All Risk Insurance	48,484.24	
	5	Boiler and Machinery	72,833.72	
	6	Builders All Risk	91,023.21	
	7	Commercial Property	123,360.34	
	8	Ocean Marine	133,054.80	
	9	Automobile - Personal	142,391.01	
	10	Not Applicable (Blank)	160,358.17	

Analyze - Edit - Refresh - Print - Export

5.3.1.3.8 Claim Payment Analysis by Lines of Business

This report shows claim payments by lines of business through a comparison between actual and planned values. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 152: Claim Payment Analysis by Lines of Business

5.3.1.3.9 Loss Expense Analysis by Lines of Business

This report shows loss expenses by lines of business through a comparison between actual and planned values. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 153: Loss Expense Analysis by Lines of Business
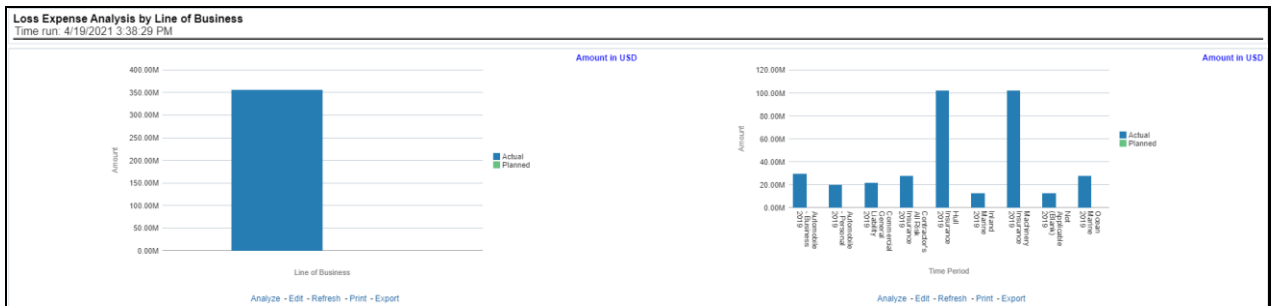
5.3.1.3.10 Loss Recovery Analysis by Lines of Business

This report shows loss recovery by lines of business through a comparison between actual and planned values. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 154: Loss Recovery Analysis by Lines of Business

5.3.1.3.11 Policy Attrition by Lines of Business

This report shows policy attritions by lines of business. This report can be viewed for current performance by different attrition types such as cancellation, expiry, and non-renewals. This report can also be analyzed both in terms of lost policy counts and lost written premium. This report can be viewed over

various periods, company, geography, and lines of business selected from page-level prompts. The pie chart shows policy counts by current in-time values wherein the line graph represents the values through a time series.

Figure 155: Policy Attrition by Lines of Business
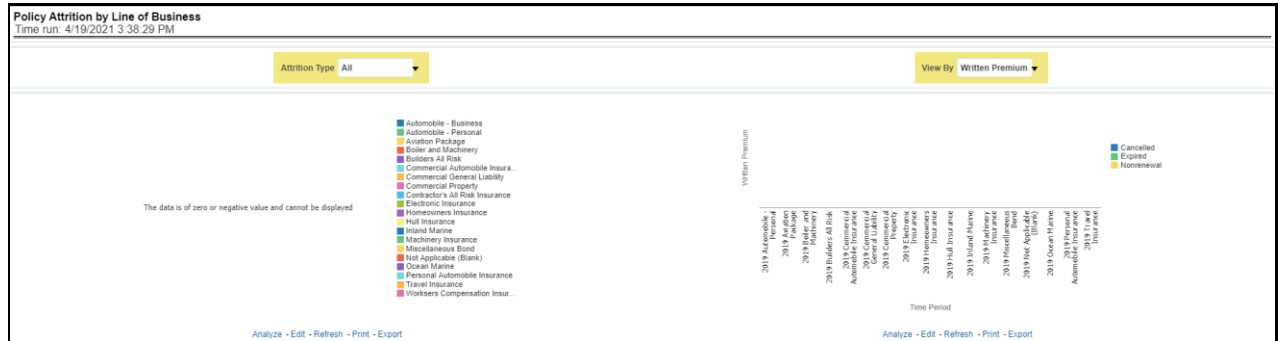
5.3.1.3.12 Top Attrition Reasons by Lines of Business

This report analyzes policy attrition reasons and ranks them by each attrition reason and by lines of business.

Figure 156: Top Attrition Reasons by Lines of Business

Type	Rank	Reason	Automobile - Business	Automobile - Personal	Aviation Package	Boiler and Machinery	Builders All Risk	Commercial Automobile Insurance	Commercial General Liability	Commercial Property	Contractor's All Risk Insurance	Elec Insu
Top Cancellation Reasons	1	MSG						20.00%	20.00%			20
	2	OTH							20.00%			
Top Expiration Reasons	1	MSG		20.00%					20.00%	20.00%		
	1	OTH				14.00%	40.00%			20.00%	20.00%		20
Top Nonrenewal Reasons	1	MSG		20.00%								
	1	OTH				14.00%						
	1	MSG	20.00%	60.00%	42.00%	20.00%	60.00%	20.00%	40.00%		100.00%	20
	2	OTH	80.00%		28.00%	40.00%	20.00%	20.00%	20.00%	80.00%		40

Analyze - Edit - Refresh - Print - Export

5.3.1.3.13 Attrition Analysis by Lines of Business

This report analyzes policy attrition reasons by lines of business and shows attritions through the three key parameters such as lost policy count, lost premium count, and attrition ratio.

Figure 157: Attrition Analysis by Lines of Business

TABLE OF CONTENTS

Attrition Analysis by Line Of Business
Time run: 4/19/2021 4:18:17 PM

Line of Business	Lost Policy Count	Lost Written Premium	Attrition Ratio
Automobile - Business	1	9,805.91	20
Automobile - Personal	3	19,839.90	60
Aviation Package	3	15,127.99	43
Boiler and Machinery	4	13,911.82	80
Builders All Risk	2	11,191.41	40
Commercial Automobile Insurance	3	12,341.40	60
Commercial General Liability	3	16,891.24	60
Commercial Property	2	11,449.49	40
Contractor's All Risk Insurance	0		0
Electronic Insurance	2	9,708.14	40
Homeowners Insurance	4	24,323.35	80
Hull Insurance	4	23,587.24	80
Inland Marine	2	16,041.73	40
Machinery Insurance	1	9,335.21	20
Miscellaneous Bond	2	13,524.91	40

Analyze - Edit - Refresh - Print - Export

5.3.1.3.14 Top Ten Regions Analysis

This report analyzes policy business at a regional level and displays top-performing Lines of business and regions. The lines of business and region-wise ranking can be further analyzed through the following performance indicators:

- Written Premium
- Average Written Premium
- Bind Ratio
- Policy Count
- Quote Count
- Attrition Ratio
- Loss Ratio

Figure 158: Top Ten Regions Analysis

5.3.1.4 Product Tab

The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time
- Company
- Geography
- Lines of business

The various reports available under this tab are detailed in the following sections.

5.3.1.4.1 Key Product Performance Indicators Flash

This report shows snapshots of current key performance areas against the target.

Figure 159: Key Product Performance Indicators Flash

5.3.1.4.2 Top 10 Products by Written Premium

This report ranks the top ten products in terms of written premium and their previous ranking. This report can be viewed over various periods, company, geography products, and lines of business selected from page-level prompts.

Figure 160: Top 10 Products by Written Premium

5.3.1.4.3   Bottom 10 Products by Written Premium

This report ranks the lowest-performing bottom ten products in terms of written premium and their previous ranking. This report can be viewed over various periods, company, geography, product, and lines of business selected from page-level prompts.

Figure 161: Bottom 10 Products by Written Premium

5.3.1.4.4   Top 10 Products by Policy Count

This report ranks the best performing top ten products in terms of policy counts and their previous ranking. This report can be viewed over various periods, company, geography, product, and lines of business selected from page-level prompts.

Figure 162: Top 10 Products by Policy Count

Top 10 Products by Policy Count
Time run: 4/19/2021 4:30:37 PM

Time Period	Rank	Product Name	Policy Count	Previous Rank
▶ 2019	1		22	
	2	Long Term Disability	2	
	3	Worldwide Marine Cargo Insurance	1	
	4	Whole Life Product	1	
	5	Warehouse Legal Liability Insurance	1	
	6	Variable Annuity	1	
	7	University Global Travel Insurance	1	
	8	Universal Life	1	
	9	Transportation Occupational Accident & Contingent Liability	1	
	10	Supplemental Foreign Travel Insurance	1	

Analyze - Edit - Refresh - Print - Export

5.3.1.4.5 Bottom 10 Products by Policy Count

This report ranks the lowest-performing bottom ten products in terms of policy counts and their previous ranking. This report can be viewed over various periods, company, geography, products, and lines of business selected from page-level prompts.

Figure 163: Bottom 10 Products by Policy Count

Bottom 10 Products by Policy Count
Time run: 4/19/2021 4:30:37 PM

Time Hierarchy	Rank	Product Name	Policy Count	Previous Rank
▶ 2019	1	Worldwide Marine Cargo Insurance	1	
	2	Whole Life Product	1	
	3	Warehouse Legal Liability Insurance	1	
	4	Variable Annuity	1	
	5	University Global Travel Insurance	1	
	6	Universal Life	1	
	7	Transportation Occupational Accident & Contingent Liability	1	
	8	Supplemental Foreign Travel Insurance	1	
	9	Study Abroad Insurance	1	
	10	Student Accident Insurance	1	

Analyze - Edit - Refresh - Print - Export

5.3.1.4.6 Top 10 Products by Earned Premium

This report ranks the best performing top ten products in terms of earned premium and their previous ranking. This report can be viewed over various periods, company, geography, products, and lines of business selected from page-level prompts.

Figure 164: Top 10 Products by Earned Premium

Top 10 Products by Earned Premium
Time run: 4/19/2021 4:30:37 PM

Amount in USD

Time Period	Rank	Product Name	Earned Premium	Previous Rank
▶ 2019	1		792,419.15	
	2	Private Company Management Indemnity Policy	157,265.69	
	3	DIGITAL PrivacY Protection	117,777.35	
	4	Marine Facilities Insurance	115,747.31	
	5	Contractors Professional Liability Insurance	114,322.29	
	6	Multinational Travel Accident Insurance	106,649.70	
	7	Professional Liability Insurance for Dentists	106,475.97	
	8	Group Superannuation	102,241.87	
	9	Private/Not-For-Profit: Management Protection Liability Policy	99,389.57	
	10	NETWORK Privacy Protection	96,686.04	

Analyze - Edit - Refresh - Print - Export

5.3.1.4.7 Bottom 10 Products by Earned Premium

This report ranks the lowest-performing bottom ten products in terms of earned premium and their previous ranking. This report can be viewed over various periods, company, geography, products, and lines of business selected from page-level prompts.

Figure 165: Bottom 10 Products by Earned Premium

Bottom 10 Products by Earned Premium
Time run: 4/19/2021 4:30:37 PM

Amount in USD

Time Period	Rank	Product Name	Earned Premium	Previous Rank
▶ 2019	1	Property Insurance	10,283.50	
	2	Endowment Life Product	16,200.04	
	3	International Travel Insurance	25,720.11	
	4	Financial Institutions: Fiduciary Liability Policy	28,313.12	
	5	Global Tri-Med	33,665.24	
	6	Fine Arts Insurance	38,290.88	
	7	University Global Travel Insurance	40,433.25	
	8	Indexed Annuity	41,024.17	
	9	Out-of-Country Medical Insurance	41,404.25	
	10	Variable Annuity	42,948.34	

Analyze - Edit - Refresh - Print - Export

5.3.1.4.8 Claim Payment Analysis by Product

This report shows claim payments by-products through a comparison between actual and planned values. This report can be viewed over various periods, company, geography, product, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 166: Claim Payment Analysis by Product

Claim Payments Analysis by Product
Time run: 4/19/2021 3:38:29 PM
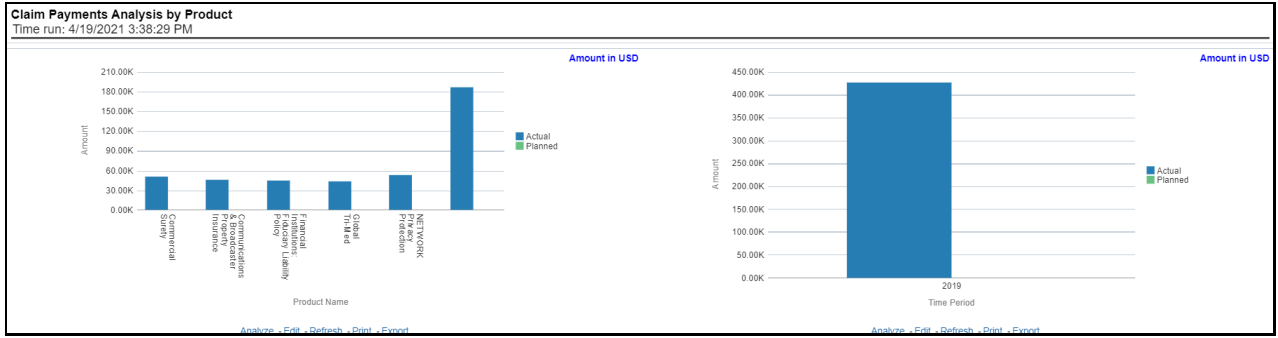
5.3.1.4.9   Loss Expense Analysis by Products

This report shows the loss of expenses products through a comparison between actual and planned values. This report can be viewed over various periods, company, geography, products, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 167: Loss Expense Analysis by Product

Loss Expense Analysis by Product
Time run: 4/19/2021 3:38:29 PM
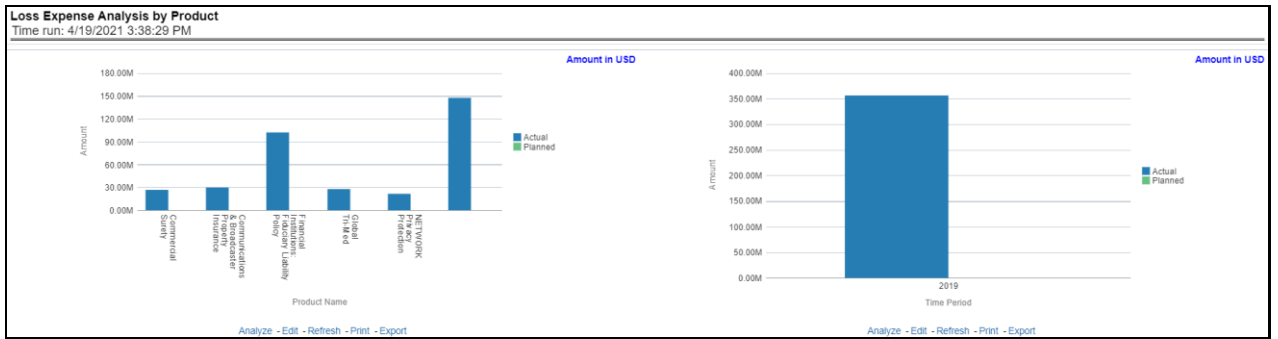
5.3.1.4.10   Loss Recovery Analysis by Products

This report shows loss recovery by-products through a comparison between actual and planned values. This report can be viewed over various periods, company, geography, product, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 168: Loss Recovery Analysis by Products

Loss Recovery Analysis by Product
Time run: 4/19/2021 3:38:29 PM
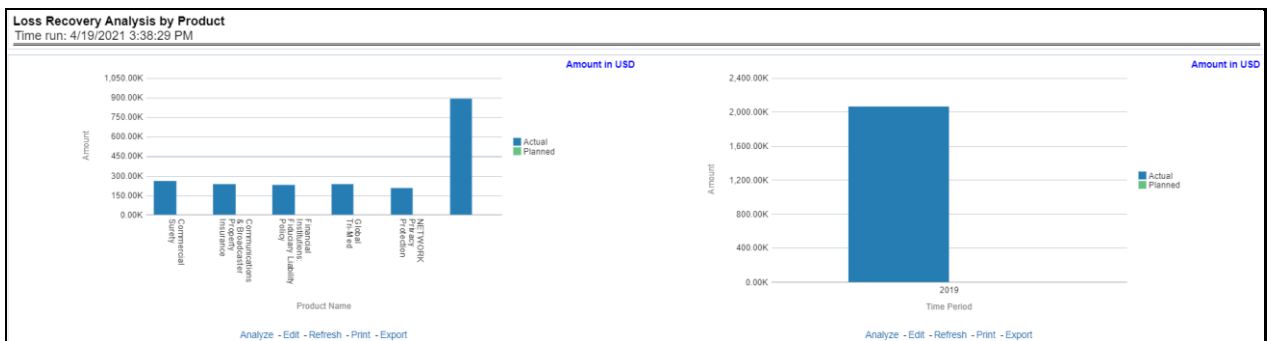
5.3.1.4.11 Policy Attrition by Product

This report shows policy attritions by Products. This report can be viewed for current performance by different attrition types like cancellation, expiry, and non-renewals. This report can also be analyzed both in terms of lost policy counts and lost written premium. This report can be viewed over various periods, company, geography, Product, and lines of business selected from page-level prompts. The pie chart shows policy counts by current in-time values wherein the line graph represents the values through a time series.

Figure 169: Policy Attrition by Product

5.3.1.4.12 Top Attrition Reasons by Product

This report analyzes policy attrition reasons and ranks them by each attrition reason and by lines of business.

Figure 170: Top Attrition Reasons by Product

5.3.1.4.13 Attrition Analysis by Product

This report analyzes policy attrition reasons by-products and shows attritions through the three key parameters lost policy count, lost premium count, and attrition ratio.

Figure 171: Attrition Analysis by Product

Attrition Analysis by Product
Time run: 4/19/2021 4:30:38 PM

Product Name	Lost Policy Count	Lost Written Premium	Attrition Ratio
Architects and Engineers Professional Liability	0		0.00%
Basic Carve Out Accident Insurance	0		0.00%
Business Travel Accident Insurance	1	6,211.97	100.00%
Casualty Solutions for the Entertainment Industry	0		0.00%
Commercial Surety	0		0.00%
Communications & Broadcaster Property Insurance	0		0.00%
Complex Multinational Property Insurance	1	7,749.76	100.00%
Construction Risk Insurance	0		0.00%
Contractors Equipment Insurance	1	4,646.55	100.00%
Contractors Professional Liability Insurance	1	1,712.19	100.00%
Critical Illness	1	8,689.94	100.00%
DIGITAL PrivacY Protection	0		0.00%
Disability Buy-Out	1	7,157.10	100.00%
Disability Income Replacement	0		0.00%
Employers Excess Indemnity Coverage	1	1,707.97	100.00%

Analyze - Edit - Refresh - Print - Export

5.3.1.4.14 Top Ten Regions Analysis

This report analyzes policy business at a regional level and displays top-performing Products and regions. The product and region wise ranking can be further analyzed through the following performance indicators:

- Written Premium

- Average Written Premium

- Bind Ratio

- Policy Count

- Quote Count

- Attrition Ratio

- Loss Ratio

Figure 172: Top Ten Regions Analysis

Top Ten Regions Analysis
Time run: 4/19/2021 3:38:29 PM

Analyze By Average Written Premiu ▼

Amount in USD

Time Period	Product Name	Region	Current Rank	Average Written Premium	Product Average Written Premium	Percentage of Product Average	Previous Rank
▶ 2019	Architects and Engineers Professional Liability	WEST_Desc	1	7,729.10	7,729.10	100.00%	
	Basic Carve Out Accident Insurance	NORTHEST_Desc	1	6,521.50	6,521.50	100.00%	
	Business Travel Accident Insurance	MIDWEST_Desc	1	6,211.97	6,211.97	100.00%	
	Casualty Solutions for the Entertainment Industry	WEST_Desc	1	9,384.67	9,384.67	100.00%	
	Commercial Surety	SOUTH_Desc	1	1,562.03	1,562.03	100.00%	
	Communications & Broadcaster Property Insurance	SOUTH_Desc	1	5,653.85	5,653.85	100.00%	
	Complex Multinational Property Insurance	WEST_Desc	1	7,749.76	7,749.76	100.00%	
	Construction Risk Insurance	WEST_Desc	1	1,644.73	1,644.73	100.00%	
	Contractors Equipment Insurance	SOUTH_Desc	1	4,646.55	4,646.55	100.00%	
	Contractors Professional Liability Insurance	WEST_Desc	1	1,712.19	1,712.19	100.00%	
	Critical Illness	SOUTH_Desc	1	8,689.94	8,689.94	100.00%	
	DIGITAL PrivacY Protection	NORTHEST_Desc	1	6,771.66	6,771.66	100.00%	
	Disability Buy-Out	WEST_Desc	1	7,157.10	7,157.10	100.00%	
	Disability Income Replacement	SOUTH_Desc	1	2,123.77	2,123.77	100.00%	
	Employers Excess Indemnity Coverage	WEST_Desc	1	1,707.97	1,707.97	100.00%	
	Endowment Life Product	WEST_Desc	1	6,625.65	6,625.65	100.00%	
	Engineered Risk Insurance	WEST_Desc	1	4,092.03	4,092.03	100.00%	
	Excess Workers Compensation	SOUTH_Desc	1	9,335.21	9,335.21	100.00%	
	Financial Institutions: Broker-Dealer Liability Policy	SOUTH_Desc	1	8,108.30	8,108.30	100.00%	
	Financial Institutions: Employment Practices Liability	WEST_Desc	1	2,793.81	2,793.81	100.00%	
	Financial Institutions: Fidelity and Crime Policy	SOUTH_Desc	1	4,855.62	4,855.62	100.00%	
	Financial Institutions: Fiduciary Liability Policy	WEST_Desc	1	1,841.16	1,841.16	100.00%	
	Financial Institutions: General Partnership Liability	WEST_Desc	1	7,775.30	7,775.30	100.00%	
	Financial Institutions: ICPL Protection Policy	WEST_Desc	1	1,659.98	1,659.98	100.00%	
	Financial Institutions: Management Protection Liability Policy	NORTHEST_Desc	1	2,075.79	2,075.79	100.00%	

Rows 1 - 25
Analyze - Edit - Refresh - Print - Export

5.3.1.5 Region Tab

The Region tab includes reports represented in tabular and map format that summarizes results for geographical regions. The filters for this tab allow the report results to be focused on selected combinations for geographical comparison. The filters include:

- Time
- Company
- Geography
- Lines of business
- Product

The various reports available for this tab are discussed in the following sections.

5.3.1.5.1 Premium By Region

This report shows different types of premium revenue by various geographical regions. This report can be viewed over various periods, company, geography, product, and lines of business selected from the page-level prompts. This report shows premium income through the following premiums.

- Written premium
- Earned premium
- Ceded premium
- Retained premium
- Refund premium
- Uncollected earned premiums

Drill Down: The report Premium By Region can be further analyzed by regions, period, and premium types, for example, written premium, earned premium, ceded premium, retained premium, refund

premium, and uncollected Earned Premium. Click any premium type to view the report in the drill-down mode.

Figure 173: Premium by Region
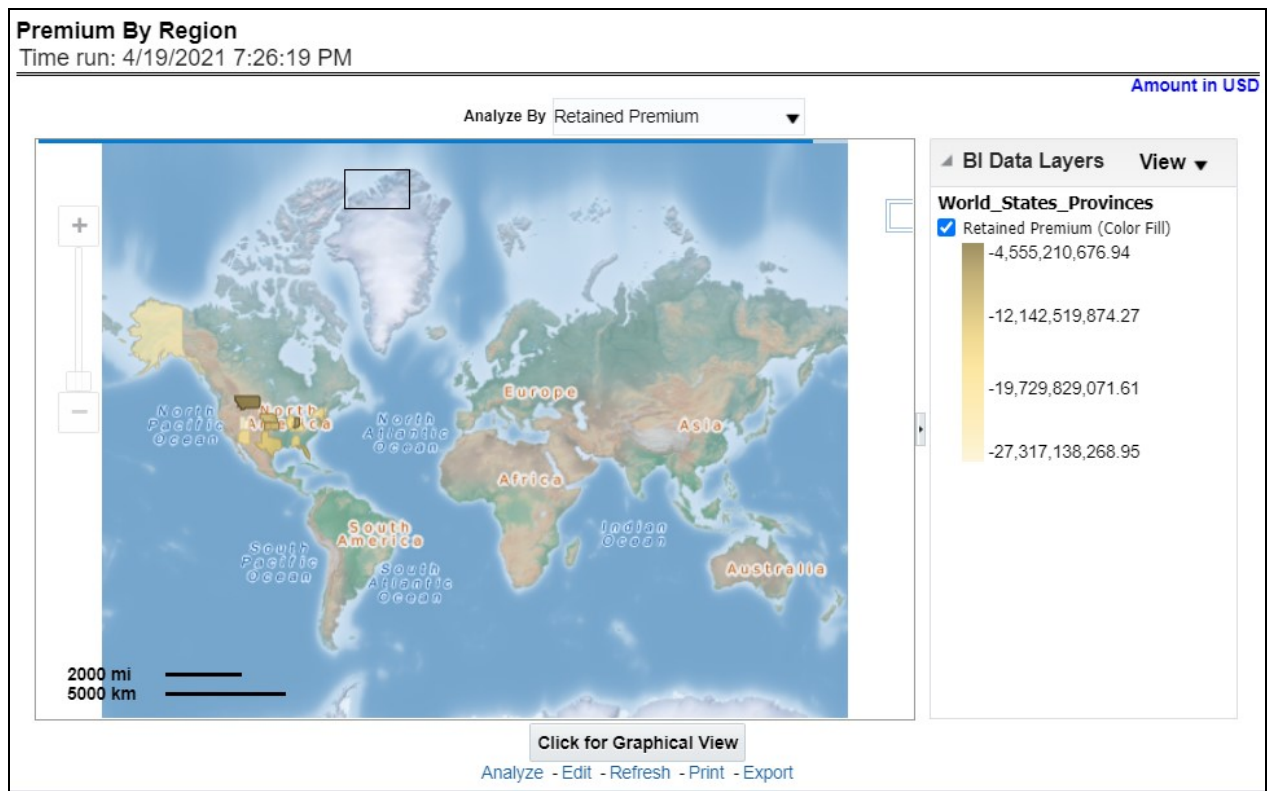
5.3.1.5.2 Active Policy Counts By Region

This report shows the count of policies written by different policy types, that is, total policy count, new business policy count, and renewal policy count. This report can be viewed over various periods, company, geography, product, and lines of business selected from the page-level prompts.

Drill Down: The report can be further analyzed by regions, period, and policy counts of different policy statuses, for example, policy count, new business policy count, and renewal policy count. Click any policy status to view the report in the drill-down mode.

Figure 174: Active Policy Counts By Region

Active Policy Counts By Region
Time run: 4/19/2021 7:26:19 PM

Analyze By Renewal Policy Count

Click for Graphical View
Analyze - Edit - Refresh - Print - Export
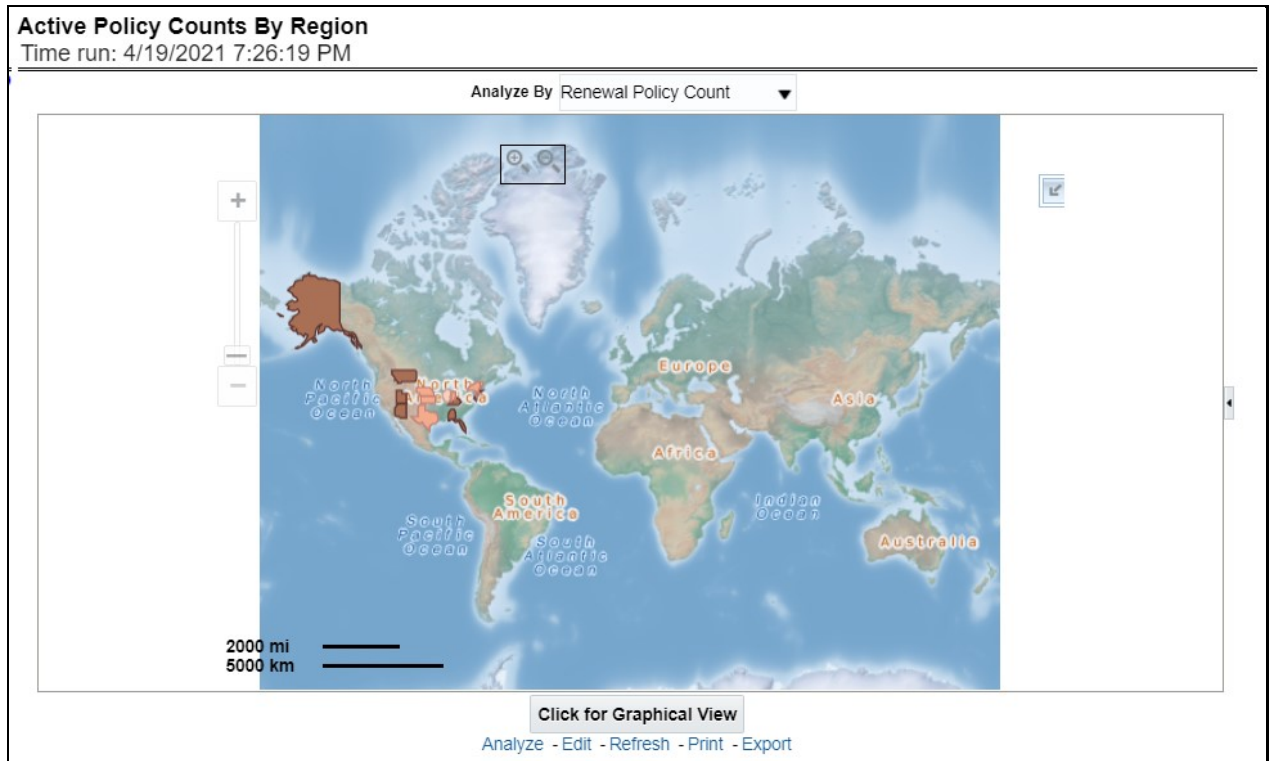
5.3.1.5.3 Attrition Policy Counts By Region

This report illustrates the count of attrition policies by different attrition types type, that is, canceled policy, expired, and non-renewal policies. This report can be viewed over various periods, company, geography, product, and lines of business selected from page-level prompts.

Drill Down: The report can be further analyzed by regions, period, and counts by different attrition policy types, for example, canceled, non-renewed, and expired policies. Click any attrition policy type to view the report in the drill-down mode.

Figure 175: Attrition Policy Counts By Region

Attrition Policy Counts By Region
Time run: 4/19/2021 7:26:20 PM

Analyze By Total Nonrenewal Policies ▾

2000 mi
5000 km

Click for Graphical View
Analyze - Edit - Refresh - Print - Export

5.3.1.5.4   Claim Status By Region

This report illustrates the count of claims by claims in a different status, for example, claims reported, claims settled, and claims in litigation. This report can be viewed over various periods, company, geography, product, and lines of business selected from page-level prompts.

Drill Down: The report can be further analyzed by regions, period, claim status, and counts, for example, Number of Claims Reported, Number of Claims Settled, and Litigation Claims. Click any claim status to view the report in the drill-down mode.

Figure 176: Claim Status By Region
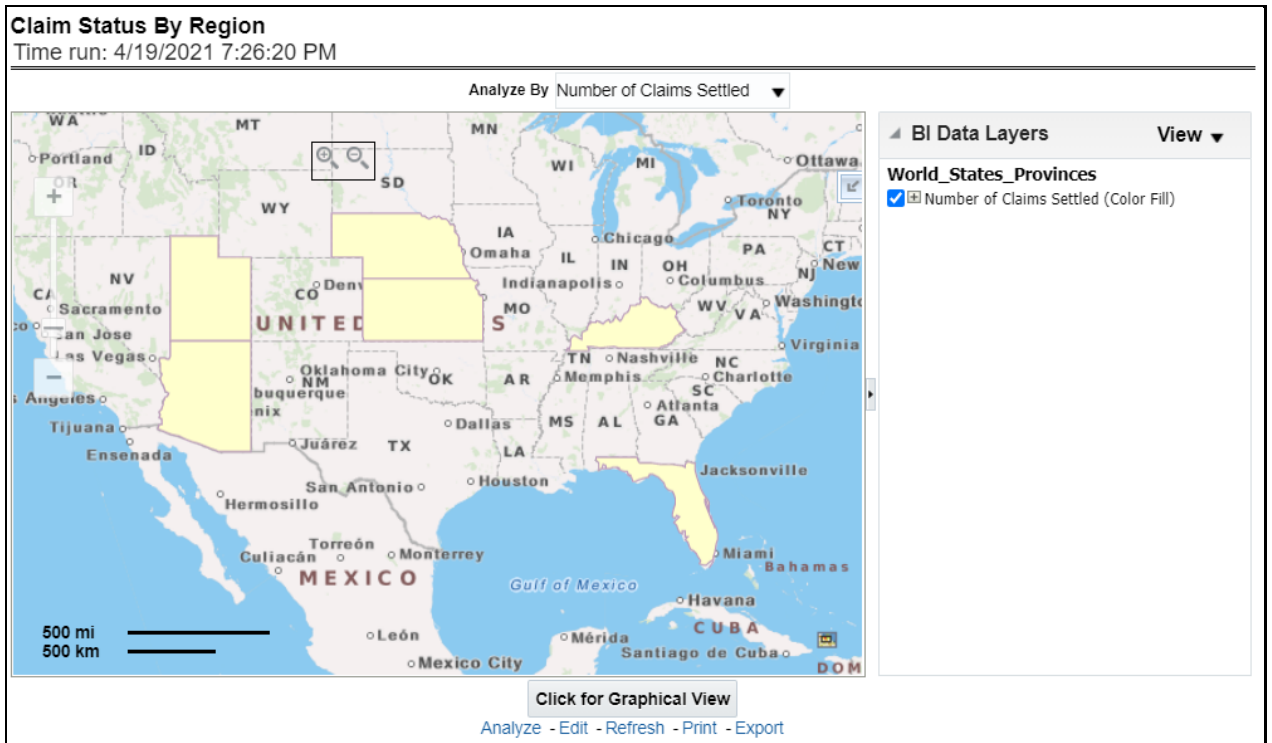
5.3.1.5.5 Claim Payments by Region

This report illustrates the claim payment like loss payments, catastrophic claim payments, and litigation claim payments through the geographical map and a drill through time series. This report can be viewed over various periods, company, geography, product, and lines of business selected from page-level prompts.

Drill Down: The report can be further analyzed by regions, period, and claims, for example, Number of loss payments, catastrophic claim payments, and litigation claim payments. Click any claim payment to view the report in the drill-down mode.

Figure 177: Claim Payments by Region
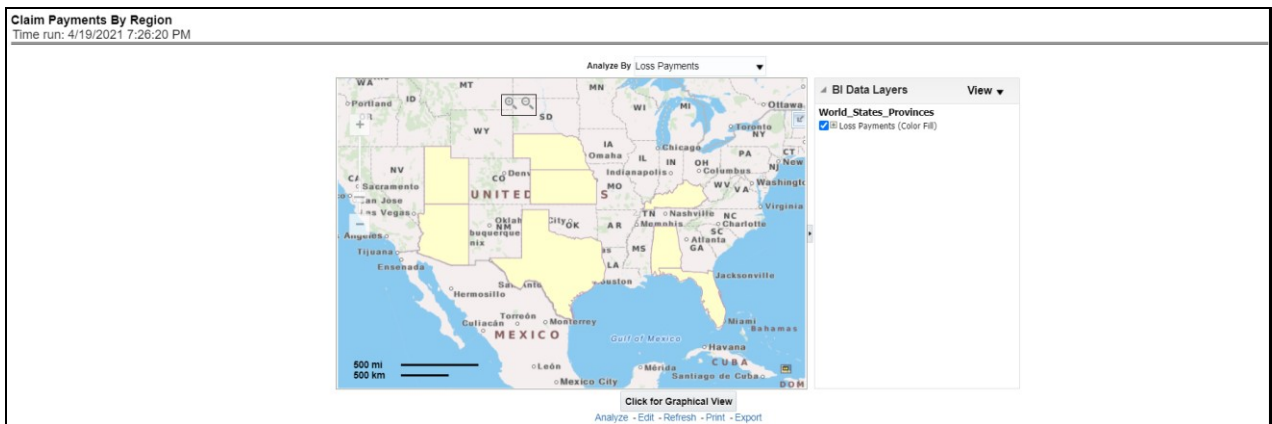
5.3.1.5.6 Producer Ranking By Region

This report shows the ranking for the top ten best performing and least performing producers. This also shows the region-wise ranking.

Drill Down: This report can be further analyzed by clicking each region where top or bottom 10 producers are ranked for each region and their performance measurement for each ranked producer through the following performance key indicators:

- Policy Count

- Written Premium

- Bind Ratio

- Conversion Aging

- Claim Count

- Claims Payments

- Loss Ratio

Figure 178: Producer Ranking By Region

5.3.1.5.7 Customers by Region

This report shows the customer by the region. This also shows the region-wise customers count.

Figure 179: Customers by Region
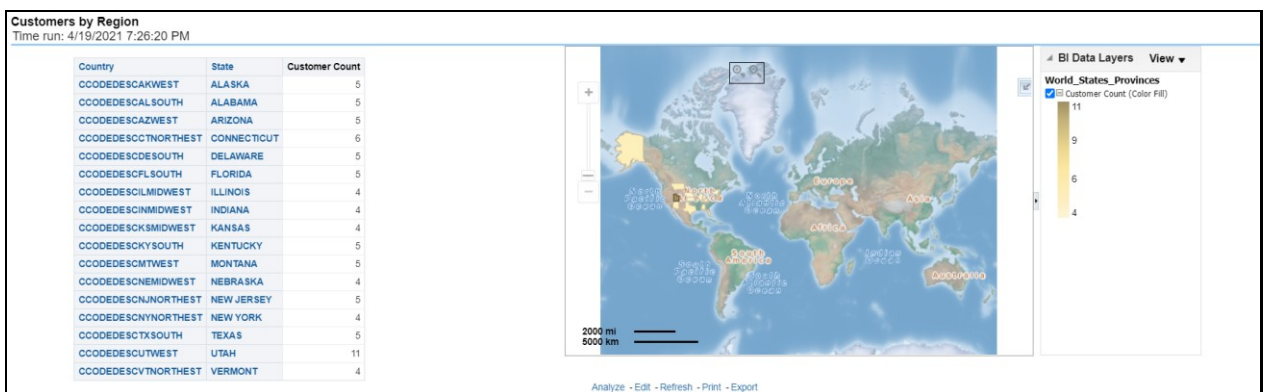
5.3.1.6 Producer Tab

The Producer Performance tab focuses on the results of the Producing Agents and Producing Agencies. The filters for this tab allow the report results to be focused on selected combinations for comparison or more targeted analysis. The filters include:

- Time

- Company

- Geography

- Lines of business

- Product

- Producer

The various reports available for this tab are discussed in the following sections.

5.3.1.6.1　New Business

This is a tabular report where the status of a new business can be monitored through a new business in comparison with the business for the previous period for each region. This report can be viewed by policy count and written premium.

Figure 180: New Business

5.3.1.6.2　Producer Distribution

This is a tabular report where the count of producers can be monitored in comparison with the number of producers for the previous period for each region.

Figure 181: Producer Distribution

5.3.1.6.3 Top Ten Producers

This is a tabular report where the top-performing producers are ranked through business measures generated by each of them in comparison with the previous period business measures and previous rank. This report also records the upward and downward movement of the producer's rank compared between current and previous ranking. This ranking can be viewed by the following business measures and each of these options can be selected from report level drop-down filters.

- Written Premium
- Bind Ratio
- Policy Count
- Attrition Ratio
- Claim Count
- Loss Ratio
- Loss Payments

Figure 182: Top Ten Producers

5.3.1.6.4 Bottom Ten Producers

This is a tabular report where the least performing producers are ranked through business measures generated by each of them in comparison with the previous period business measures and previous rank. This report also records the upward and downward movement of the producer's rank compared between current and previous ranking. This ranking can be viewed by the following business measures and each of these options can be selected from report level drop-down filters.

- Written Premium
- Bind Ratio
- Policy Count
- Attrition Ratio
- Claim Count
- Loss Ratio

- Loss Payments

Figure 183: Bottom Ten Producers

Bottom Ten Producers
Time run: 4/20/2021 6:42:04 AM

Amount in USD

Time Hierarchy	Producer Name	Rank	Written Premium	Previous Written Premium	Previous Rank
▶ 2019	TITAN COMPANY LTD-160	1	12,573.60		
	Andrew Symonds-118	2	26,191,547.21		
	Jerry Lucena-156	3	478,284,639.99		
	Kiko Femenia-164	4	577,831,195.63		
▶ 2020	TITAN COMPANY LTD-160	1	12,573.60	12,573.60	1
	Andrew Symonds-118	2	107,961,504.41	26,191,547.21	2
	Jerry Lucena-156	3	444,713,598.09	478,284,639.99	3
	Kiko Femenia-164	4	758,679,497.83	577,831,195.63	4

Analyze - Edit - Refresh - Print - Export

5.3.1.6.5 Active Producer Appointments

This tabular report records and shows the region-wise count for all producers, the number of producers with active appointments, the active percentage in comparison with previous counts, and previous period active appointments for each region.

Figure 184: Active Producer Appointments

Active Producer Appointments
Time run: 4/20/2021 6:42:04 AM

Time Period	Region	Current Count	Current Active Appointments	Percentage Active	Previous Count	Previous Active Appointments
▶ 2019	MIDWEST_Desc	2	1	50.00%	0	
	SOUTH_Desc	1			0	
	WEST_Desc	2			0	

Analyze - Edit - Refresh - Print - Export

5.3.1.6.6 Producer Performance Analysis

This tabular report shows the producers' performance through the following performance measures.

- Average New Business Policy Count
- Average Renewal Policy Count
- Average Attrition Ratio
- Percentage Above Average Attrition Ratio
- Percentage Below Average Attrition Ratio
- Average Loss Ratio
- Percentage Above Average Loss Ratio
- Percentage Below Average Loss Ratio

Drill Down: Each of the performance measures numbered from 4..8 can be further analyzed individually where a comparison is done between the current performance measure and previous business measure selected for further analysis.

Figure 185: Producer Performance Analysis

Producer Performance Analysis
Time run: 4/20/2021 6:42:04 AM

	Agency	Agent
Active Appointments	1	
Average New Business Policy Count	2	0
Average Renewal Policy Count	3	1
Average Attrition Ratio	34%	30%
Percentage Above Attrition Ratio	0%	0%
Percentage Below Attrition Ratio	0%	0%
Average Loss Ratio	0%	1%
Percentage Above Loss Ratio	0%	0%
Percentage Below Loss Ratio	0%	0%

Analyze - Edit - Refresh - Print - Export

5.3.1.6.7 Inactive Producer Summary

This line graph report illustrates the inactivity period in terms of days ranging from 30-90 days for agents and agencies.

Figure 186: Inactive Producer Summary

Inactive Producers Summary
Time run: 4/20/2021 6:42:05 AM

Analyze - Edit - Refresh - Print - Export
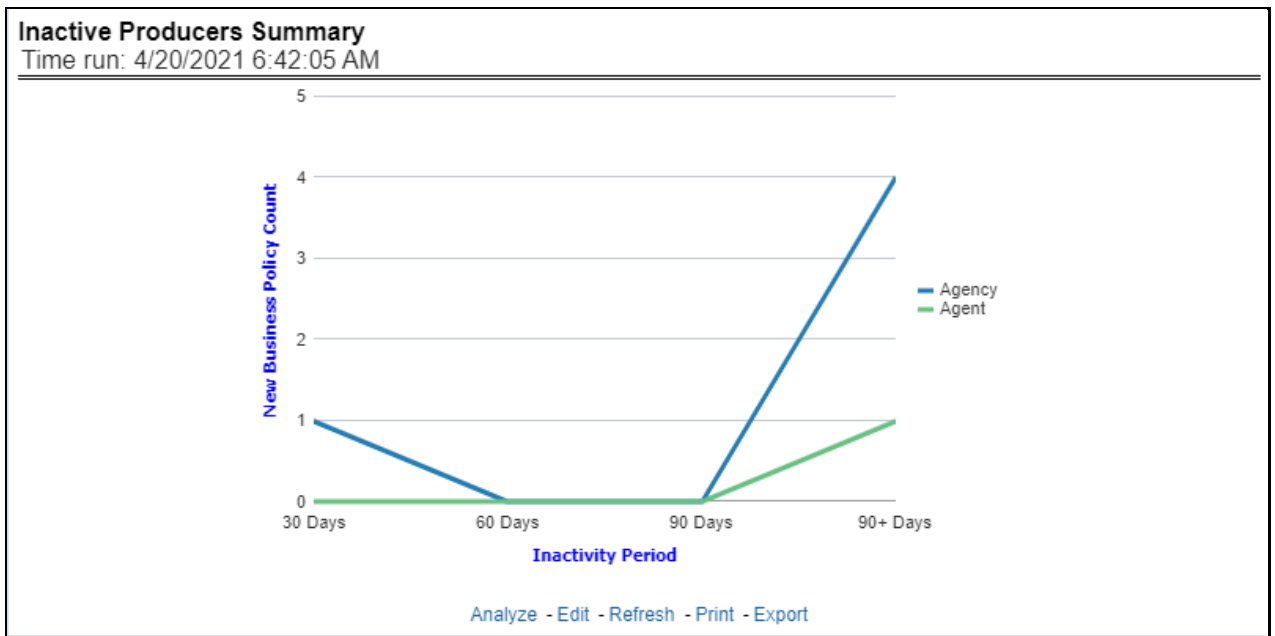
5.3.1.6.8 Premium and Claim

This report shows the business through premium revenue with regards to claims payments for the business over a time series. This report illustrates and shows the periodic analysis for written premium and earned premium revenue with claim payments made for the periods.

Figure 187: Premium and Claim
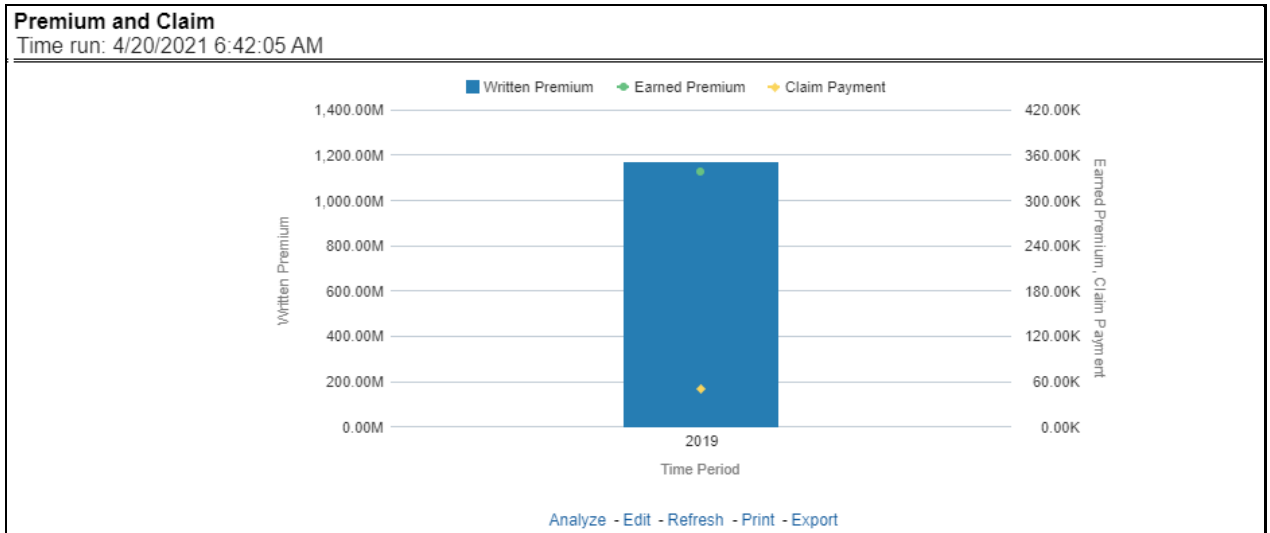
5.3.1.6.9 New Business

This is a map report where New Business volume is measured across regions. This report can be viewed over various periods, company, geography, product, and lines of business selected from page-level prompts.

Drill Down: The report can be further analyzed by Lines of business or Product-wise by clicking the Click for Graphical View button and the areas of the map.

Figure 188: New Business
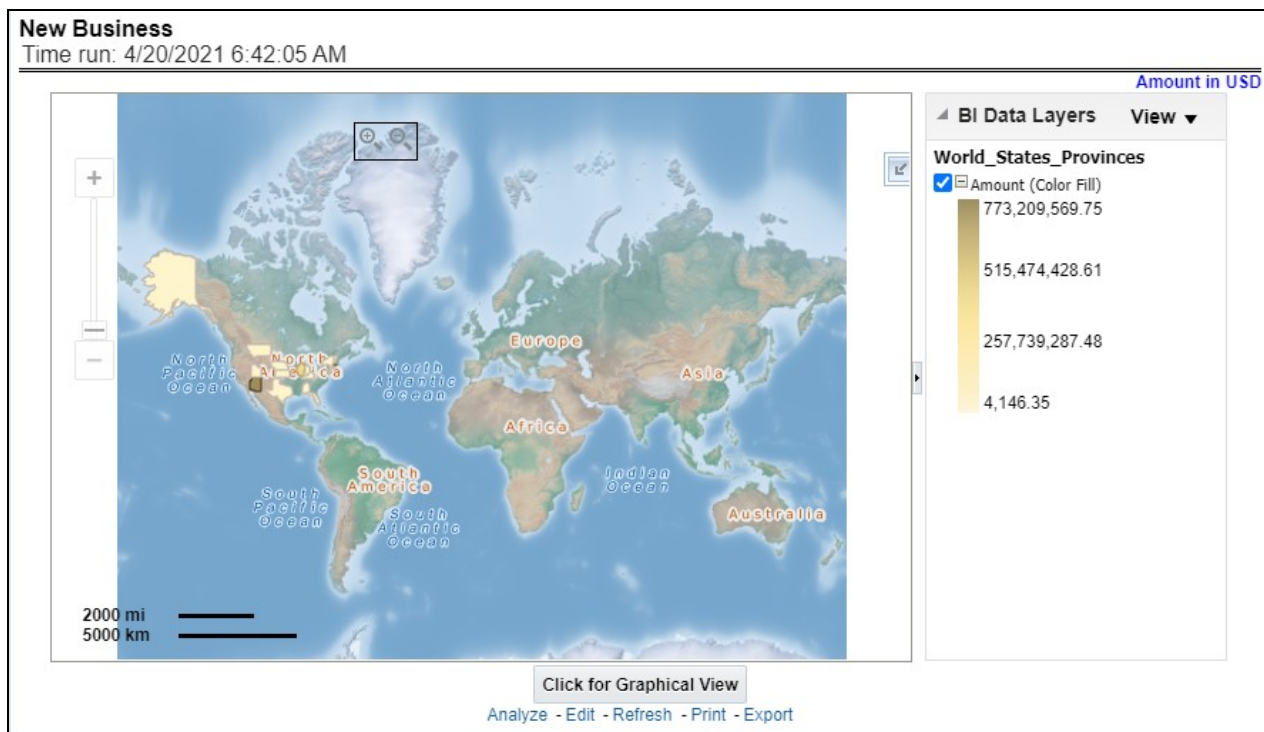
5.3.1.6.10   Producer Distribution

This is a map report where Producer Distribution is measured across regions. This report can be viewed over various periods, company, geography, product, and lines of business selected from page-level prompts.

Drill Down: The report can be further analyzed by Lines of business or Product-wise by clicking the Click for Graphical View Mode button and the areas of the map.

Figure 189: Producer Distribution
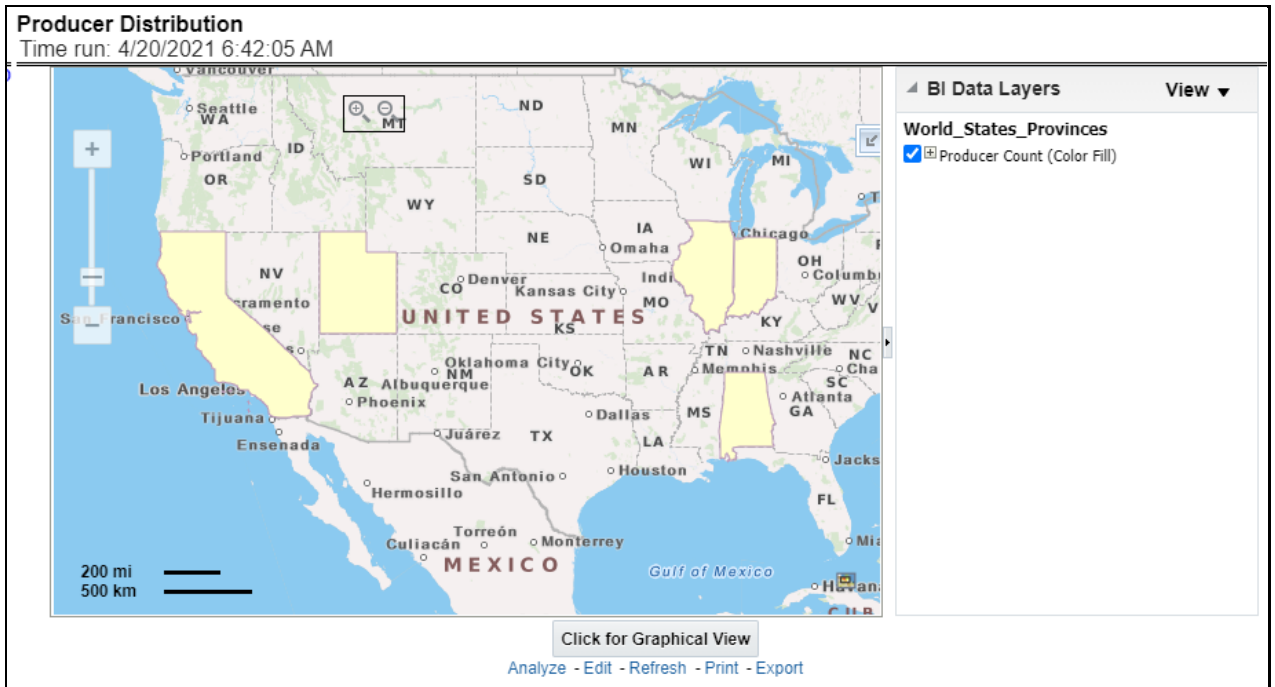
5.3.1.6.11 Active Producer Appointments

This is a map report where the active producer availability by appointment status (Active Status) is measured across regions. This report can be viewed over various periods, company, geography, product, and lines of business selected from page-level prompts.

Drill Down: The report can be further analyzed by Lines of business or Product-wise by clicking the Click for Tabular View button and the areas of the map.

Figure 190: Active Producer Appointments

5.4 Managing Claim Performance Dashboard

This chapter explains the report available under each tab in the Claim Performance Dashboard.

5.4.1 Managing Reports

The following tabs are present in the Claim Performance Dashboard.

- Summary
- Claim Handling
- Lines of business
- Product
- Catastrophe

The following screenshots display the essential nature of the available reports as per each tab:

Figure 191: Claim Performance Tabs
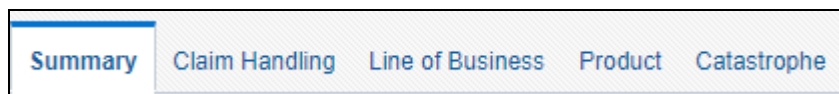
5.4.1.1 Summary Tab

The Summary tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing. The filters for this tab include:

- Time
- Company
- Catastrophe
- Geography

The various reports available for this tab are discussed in the following sections.

5.4.1.1.1 Key Claim Performance Indicators Flash

This report shows snapshots of key performance indicators represented through flash boxes for the current period.

Figure 192: Key Claim Performance Indicators Flash
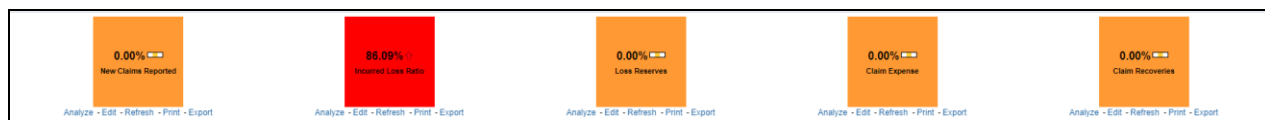
5.4.1.1.2 Claim Expenses Ratio

Claim Expense is a line graph that displays the Claim Expense Ratio, the ratio of the amount of expenses to the total amount of the claim paid, at the point in time of the reporting period and over a time series. Each insurance company is represented by its own line.

Figure 193: Claim Expenses Ratio
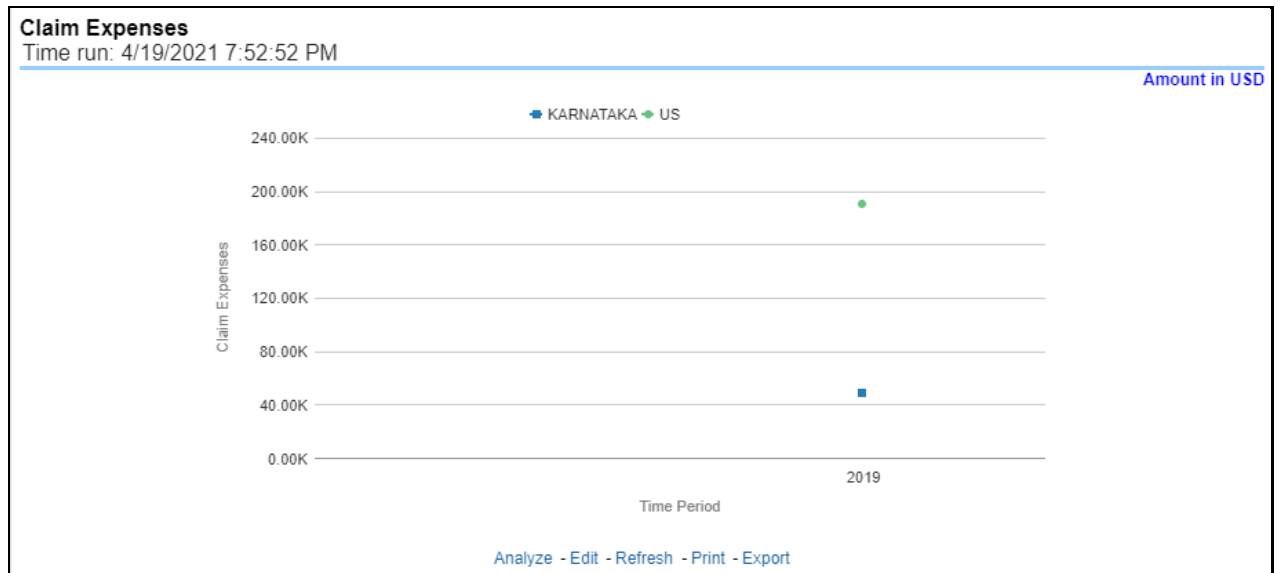
5.4.1.1.3   Claim Recoveries

This is a line graph that displays the monetary amount of claim recovery payments received by a company at the point in time of the reporting period and over a time series. Each insurance company is represented by its own line.

Figure 194: Claim Recoveries
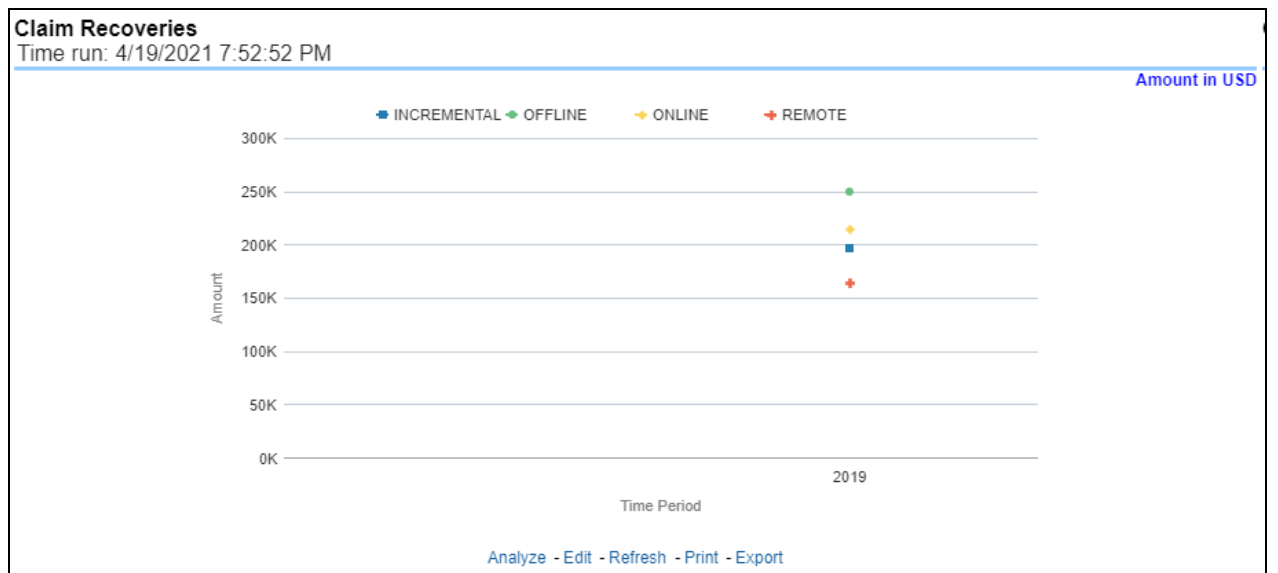
5.4.1.1.4   Claim Net Losses Map

Claim Net Losses Map is a geographic heat map that illustrates the monetary amount of Net Losses, that is, paid Losses exclusive of Expenses, over geographic regions with areas of similar amounts colored similarly. The Location of Loss provides the basis for geographical mapping.

Figure 195: Claim Net Losses Map

5.4.1.1.5 Claim Count Map

This is a geographic heat map that illustrates the count of claim occurrences over geographic regions with areas of similar amounts colored similarly. The Location of Loss provides the basis for geographical mapping.

Figure 196: Claim Count Map

5.4.1.1.6 Top Ten Geographical Regions for Claim Payments

This is a table that ranks the geographical regions with the highest monetary amount total claim payments for a given reporting period. The percentage of all payments represents the amount of all claim payments generated during the same reporting period in comparison to those only for the given region.

Figure 197: Top Ten Geographical Regions for Claim Payments

5.4.1.1.7 Top Ten Geographical Regions for Claims Reported

This is a table that ranks the geographical regions with the highest claim counts for a given reporting period. The percentage of all occurrences represents the amount of all claim counts generated during the same reporting period in comparison to those only for the given region.

Figure 198: Top Ten Geographical Regions for Claims Reported

Top Ten Geographical Regions for Claims Reported
Time run: 4/19/2021 7:52:52 PM

Region	Total Claim Occurrences	Percentage of all Occurrences
SOUTH_Desc	4	44.4%
MIDWEST_Desc	3	33.3%
WEST_Desc	2	22.2%

Analyze - Edit - Refresh - Print - Export
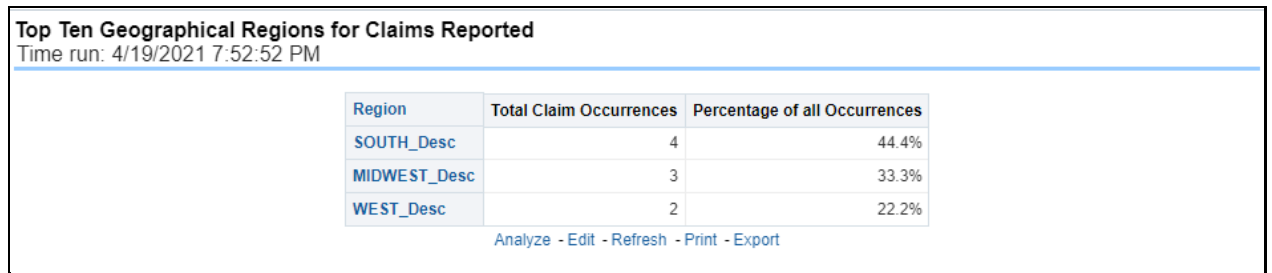
5.4.1.1.8   Claim Count

This report is a line graph that illustrates the count of claims added to the system over a time series and has a line for each Line of business.

Figure 199: Claim Count

Claim Count
Time run: 4/19/2021 7:52:52 PM

Analyze - Edit - Refresh - Print - Export

5.4.1.1.9   Incurred Losses

This represents the incurred losses, the total amount of paid claims, and loss reserves associated with a reporting period over a time series. This report is generated for the corporation as a whole and illustrates each Line of business with its own line.

Figure 200: Incurred Losses

Incurred Losses
Time run: 4/19/2021 7:52:52 PM

5.4.1.1.10 Claim Expenses

This report is a line graph that illustrates the monetary amount of claim expenses, payments made for services, and other non-loss-related costs, issued over a time series. Each insurance company is represented by its own line.

Figure 201: Claim Expenses

Claim Expenses
Time run: 4/19/2021 7:52:52 PM
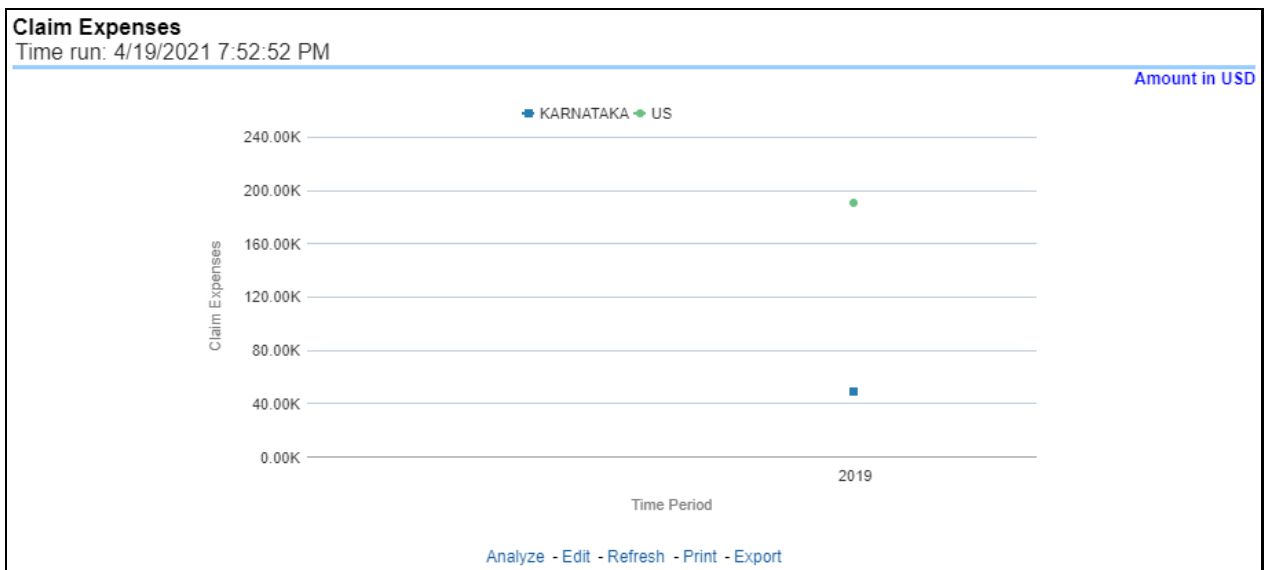
5.4.1.1.11 Loss Reserve on Open Claims

This is a line graph that displays the monetary amount in claim reserves at the point in time of the reporting period and over a time series. Each insurance company is represented by its own line.

Figure 202: Loss Reserve on Open Claims

Loss Reserve on Open Claims
Time run: 4/19/2021 7:52:52 PM

Amount in USD

KARNATAKA US

Open Reserves

10.50M
9.00M
7.50M
6.00M
4.50M
3.00M
1.50M
0.00M

2019

Time Hierarchy

Analyze - Edit - Refresh - Print - Export
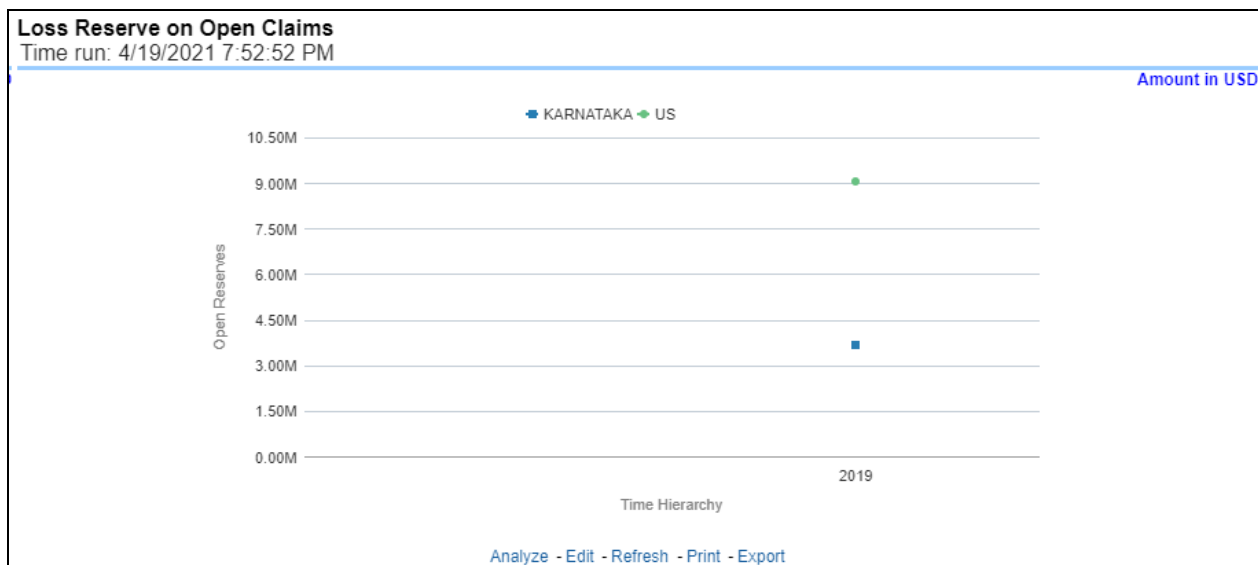
5.4.1.1.12   Combined Ratio

This report is a line graph that illustrates the Combined Ratio, that is, the sum of two ratios, one calculated by dividing incurred losses plus loss adjustment expense (LAE) by earned premiums, and the other calculated by dividing all other expenses by either earned premiums, over time. Each Insurance Company is represented by its own line.

Figure 203: Combined Ratio

Combined Ratio
Time run: 4/19/2021 7:52:52 PM

KARNATAKA US

Combined Ratio

14
12
10
8
6
4
2
0

2019

Time Period

Analyze - Edit - Refresh - Print - Export
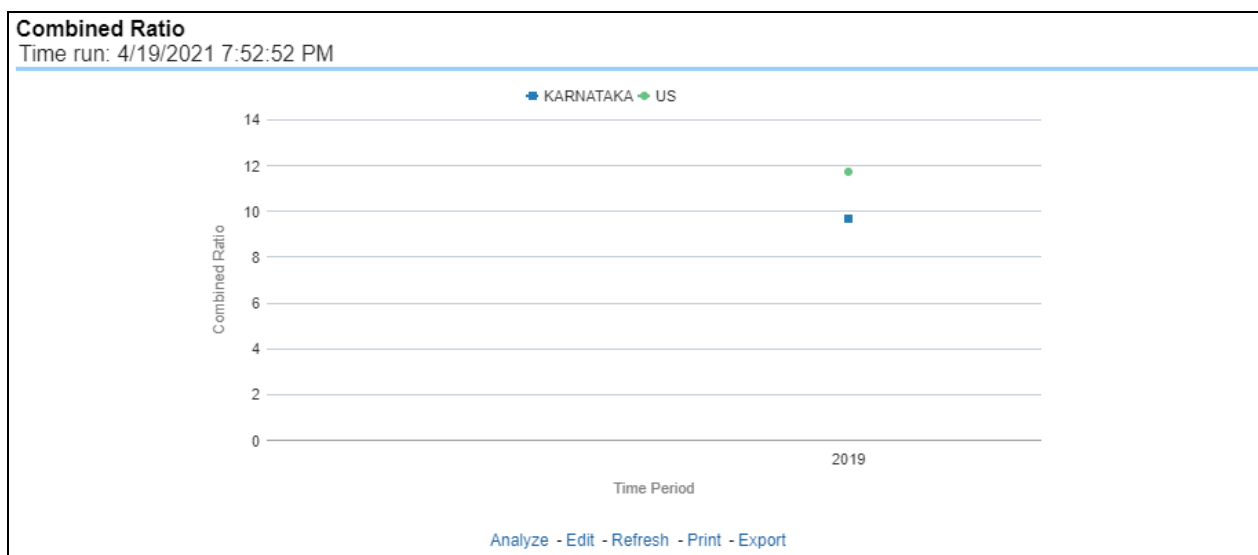
5.4.1.1.13   Loss Ratio

This report is a line graph that illustrates the Loss Ratio, the ratio of incurred losses to earned premiums, over a time series. In this report, each insurance company is represented by its own line.

Figure 204: Loss Ratio

Loss Ratio
Time run: 4/19/2021 7:52:52 PM

[Figure: Loss Ratio line graph with KARNATAKA and US series plotted over Time Period showing 2019. Y-axis labeled "Loss Ratio" ranging 0 to 2.]

Analyze - Edit - Refresh - Print - Export
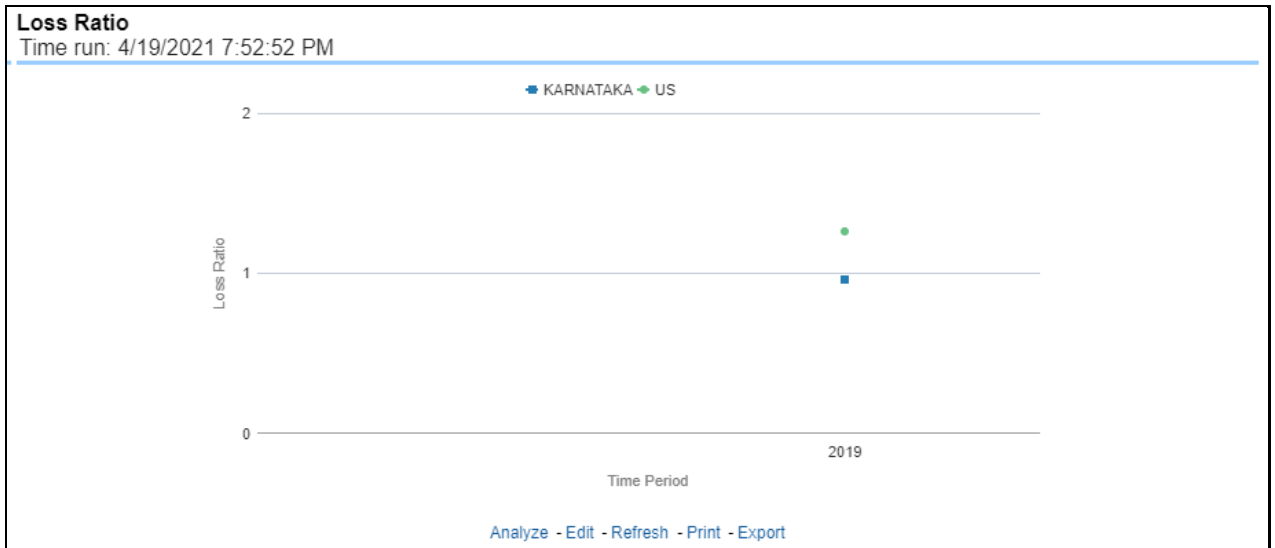
5.4.1.1.14   Claims Closed without Payment

This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

Expenses may have been paid for these claims. Each insurance company is represented by its own line.

Figure 205: Claims Closed without Payment

Claims Closed without Payment
Time run: 4/19/2021 7:52:52 PM

[Figure: Claims Closed without Payment line graph with KARNATAKA and US series plotted over Time Period showing 2019. Y-axis labeled "Claim Count" ranging 0 to 7.]

Analyze - Edit - Refresh - Print - Export

5.4.1.1.15   Referrals for Specialized Claim Handling

This report is a line graph that illustrates the count of claims that were referred for specialized handling during a reporting period and are shown over a time series. Each referral reason is represented by its own line.

Figure 206: Referrals for Specialized Claim Handling
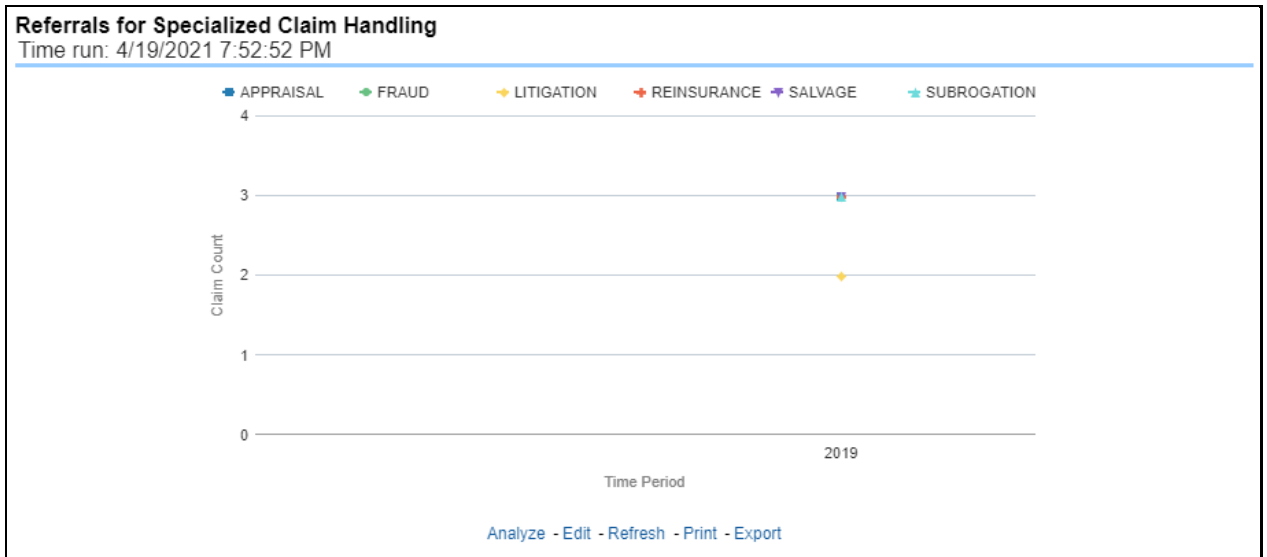
5.4.1.1.16 Specialized Claim Handling Recoveries

This report is a line graph that illustrates Claim Recovery Payments. Claim Recovery Payments is the monetary amount of payments received to reimburse the insurance company for payments it generated for losses and claims that were handled in a specialized manner. These manners include fraud investigation, litigation, subrogation, and so on. Each specialized claim handling method is represented by its own line and amounts are shown over a time series.

Figure 207: Specialized Claim Handling Recoveries
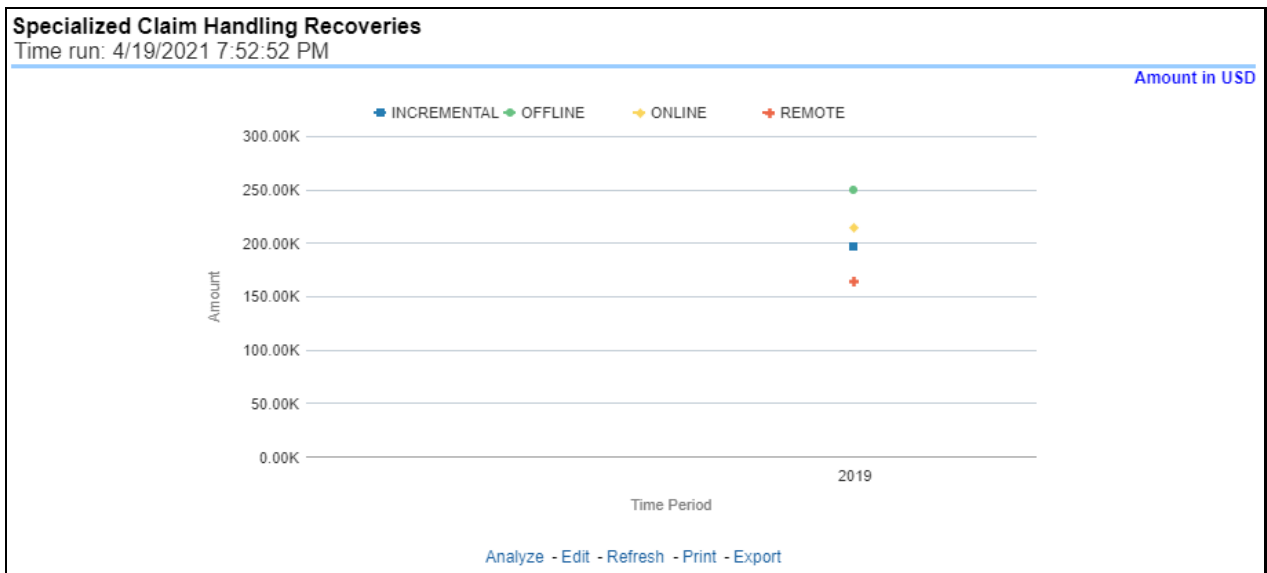
5.4.1.2 Claim Handling Tab

The Claim Handling tab includes information at the corporate level and focuses on the manner and quality by which the handling of a claim is measured. The filters for this tab include:

- Time

- Company
- Geography

The various reports available for this tab are discussed in the following sections.

5.4.1.2.1 Average Days until Closed

This report is a line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each insurance company.

Figure 208: Average Days until Closed
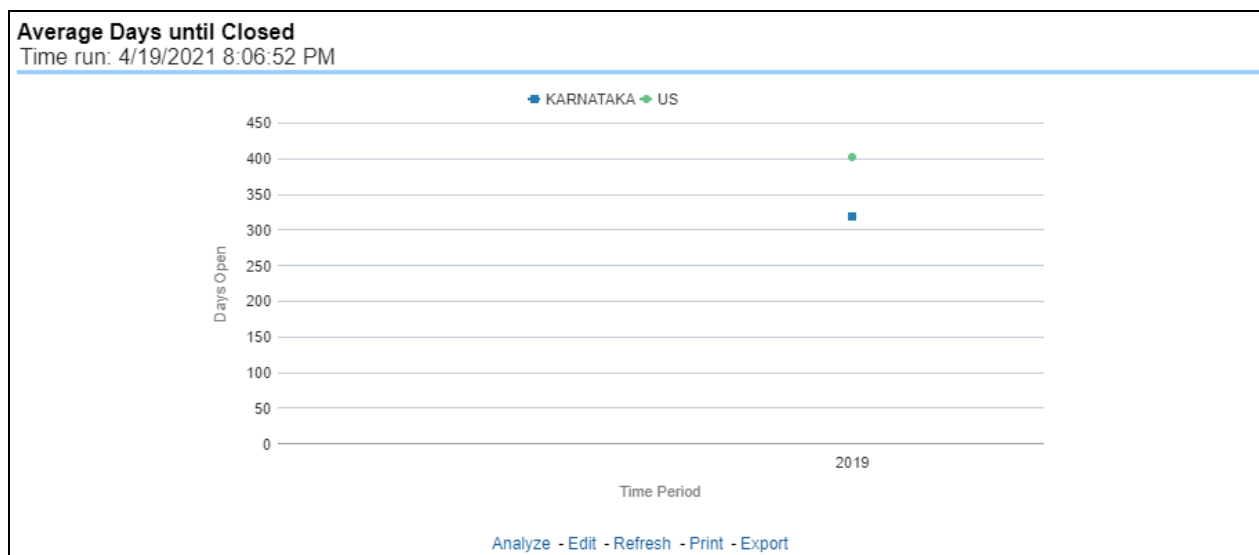
5.4.1.2.2 Closed Without Payment

This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

Expenses may have been paid for these claims. Each Insurance Company is represented by its own line.

Figure 209: Closed Without Payment

Closed without Payment
Time run: 4/19/2021 8:06:52 PM
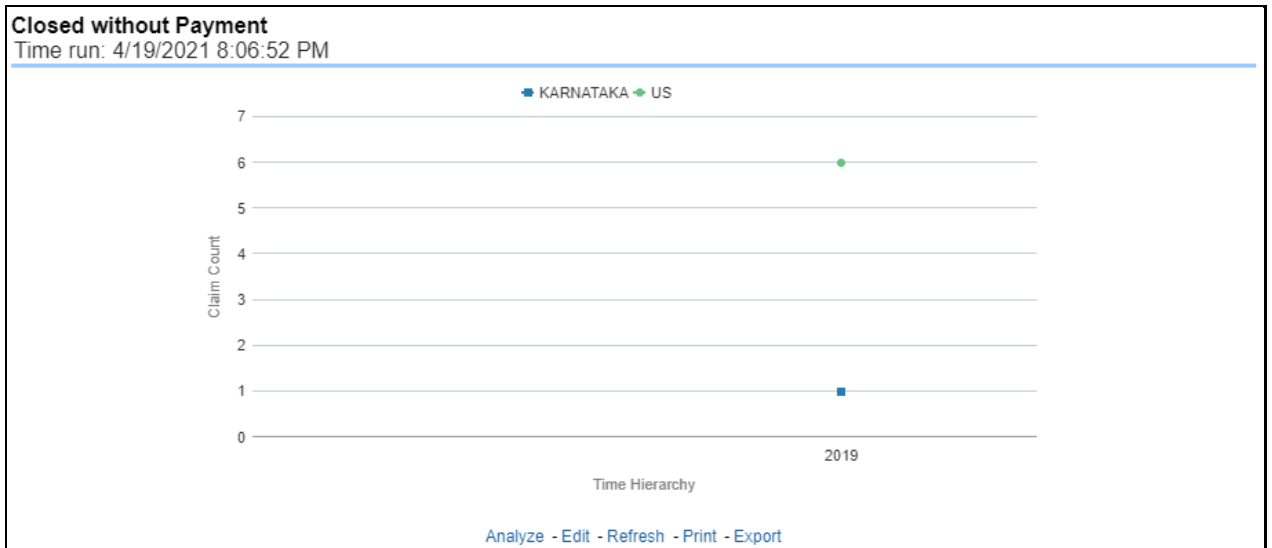
5.4.1.2.3 Claims Closed Due to Fraud

This report is a line graph that illustrates the count of claims that, after an investigation, were deemed to be fraudulent. In this report, the count is exhibited over a time series with each insurance company represented by its own line.

Figure 210: Claims Closed Due to Fraud

Claims Closed due to Fraud
Time run: 4/19/2021 8:06:52 PM
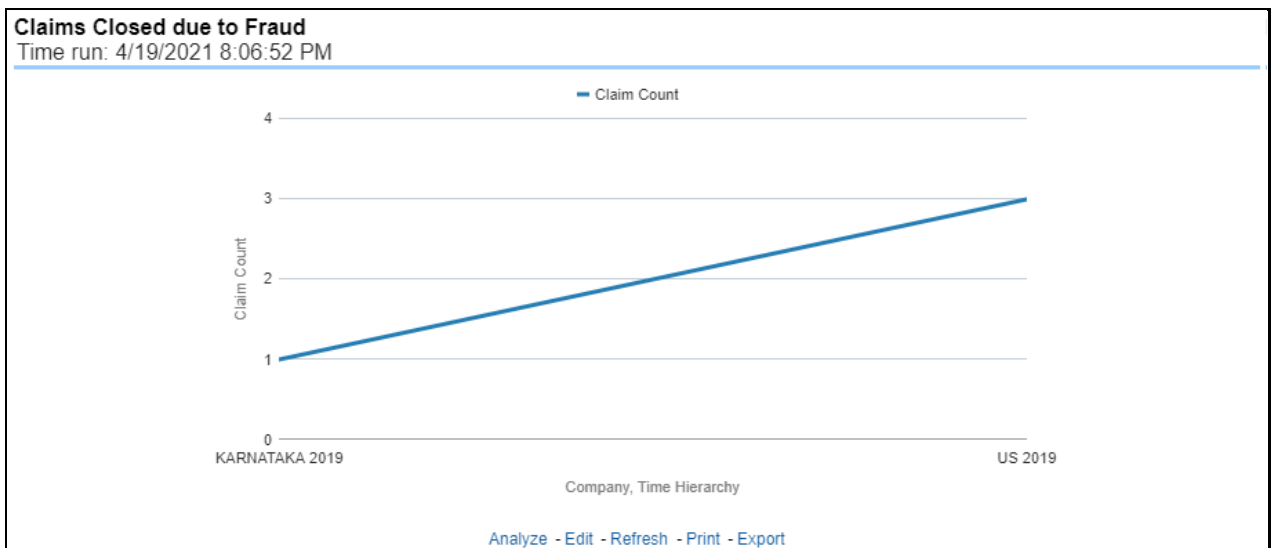
5.4.1.2.4 Reopened Claims

This report is a line graph that illustrates the count of claims that were changed back to an "Opened" status after it was previously closed. This report shows affected claims during the reporting periods over a time series with each insurance company represented with its own line.

Figure 211: Reopened Claims
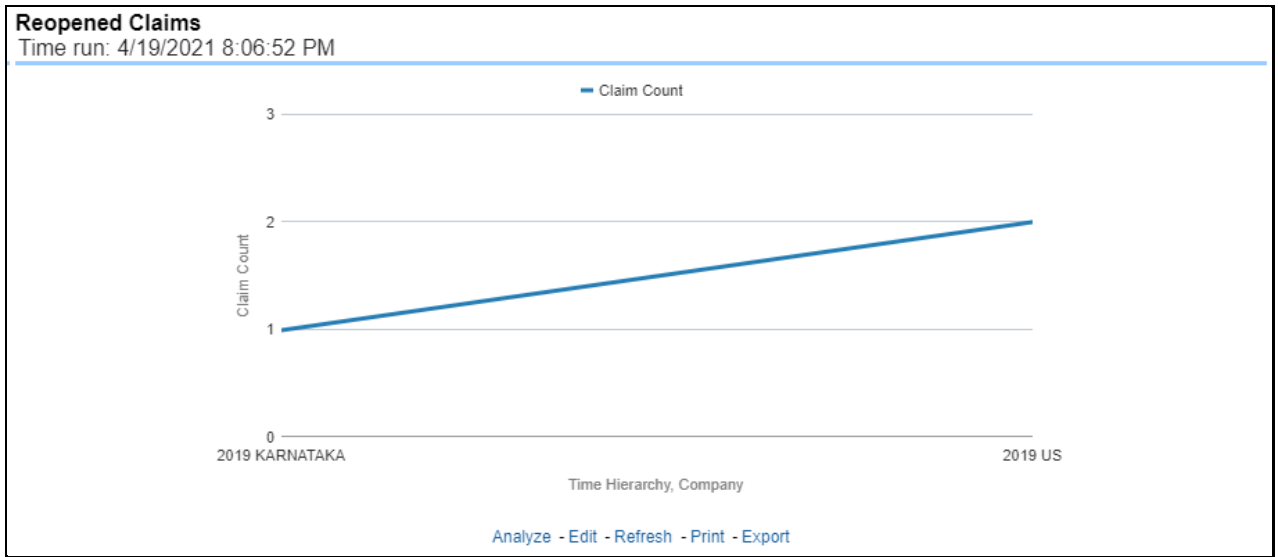
5.4.1.2.5 Litigation Claims

This report is a line graph that displays the count of claims that resulted in a judicial litigation case being initiated. This shows the count of claims per Line of business where this process occurred over time.

Figure 212: Litigation Claims
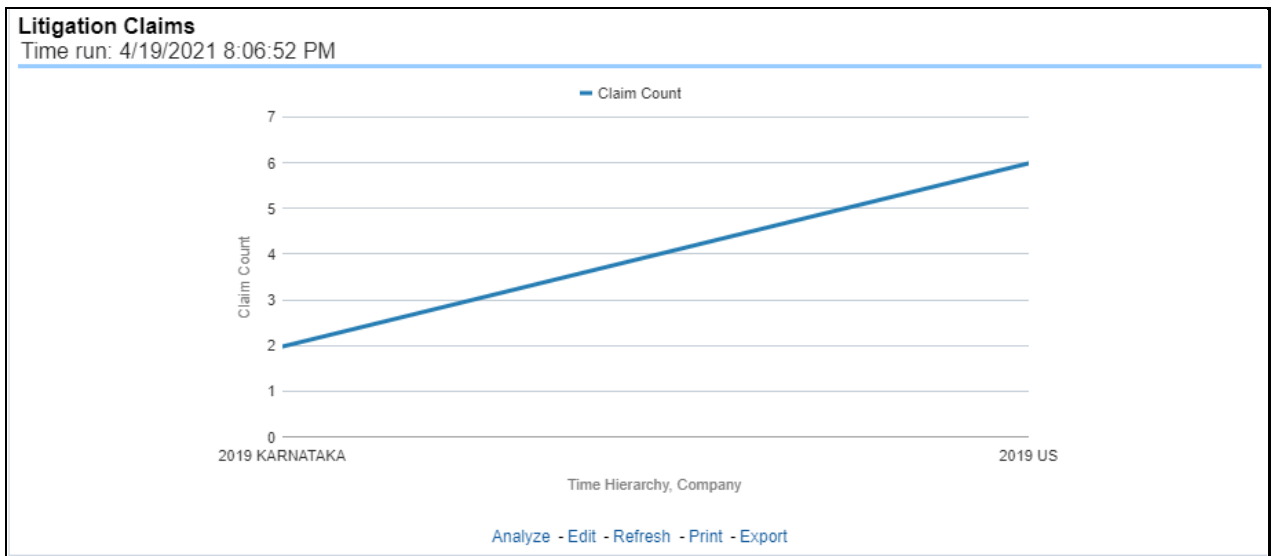
5.4.1.2.6 Subrogation Claims

This report is a line graph that represents the count of claims where subrogation, a process by which a payment arrangement has been agreed where a non-insured at-fault party agrees to reimburse the insurer for payments it made for damages an insured suffered due to the actions of the at-fault party, was initiated for the claim during the reporting period. This report illustrates the count of the affected claims over a time series with each insurance company being represented by its own line.

Figure 213: Subrogation Claims

Subrogation Claims
Time run: 4/19/2021 8:06:52 PM

Analyze - Edit - Refresh - Print - Export
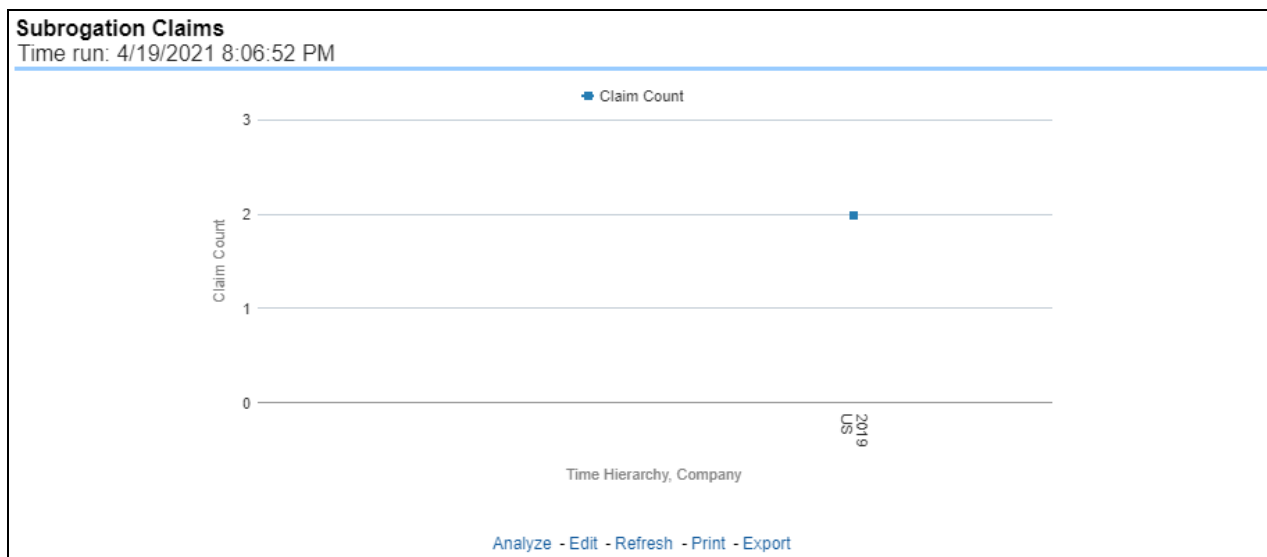
5.4.1.3   Lines of Business Tab

The Lines of business tab includes reports that focus on the Key Performance Indicators for each Line of business. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis.

- Time

- Company

- Lines of business

- Geography

The various reports available under this tab are detailed in the following sections.

5.4.1.3.1   Claim Ranking by Lines of Business

This is a tabular report that lists the Lines of Business in the order of greatest value to least value based on the Grade Basis selected. The information provided includes Key Performance Indicators for Claim Performance.

Figure 214: Claim Ranking by Lines of Business

Claim Ranking by Line of Business
Time run: 4/19/2021 8:10:58 PM

Amount in USD

Ranking Basis Net Losses ▼

Rank	Line of Business	Net Losses	Claim Payments	Average Loss Amount	Loss Ratio	Expense Ratio	Litigation Count	Claim Count
1	Automobile - Personal	(113,870.31)	6,339.69	10,984.57	2	14	1	1
2	Automobile - Business	(178,432.89)	10,087.11	10,984.57	1	10	1	1
3	Hull Insurance	(448,306.54)	5,977.46	10,984.57	1	6	1	1
4	Commercial General Liability	(704,444.48)	18,072.53	10,984.57	1	5	1	1
5	Contractor's All Risk Insurance	(836,262.87)	10,337.13	10,984.57	1	4	0	1
6	Ocean Marine	(913,672.96)	17,479.04	10,984.57	2	15	0	1
7	Inland Marine	(933,732.72)	12,227.28	10,984.57	1	9	0	1
7	Not Applicable (Blank)	(933,732.72)	12,227.28	10,984.57	1	14	0	1
9	Machinery Insurance	(939,846.36)	6,113.64	10,984.57	1	16	0	1

Analyze - Edit - Refresh - Print - Export

5.4.1.3.2   Catastrophe Claim by Lines of Business

This is a tabular report that provides a summary of the effects of a Catastrophe on the Claims Performance for the Lines of business. The total Claim Payments, Net Losses, and Claim Count are presented for each Line of business for each Catastrophic Event.

Figure 215: Catastrophe Claim by Lines of Business

Catastrophe Claim by Line of Business
Time run: 4/19/2021 8:10:58 PM

Amount in USD

Line of Business	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Automobile - Business	AVALANCHES	3,362.37	(59,477.63)	1
	EARTHQUAKES	3,362.37	(59,477.63)	1
	TORNADOES	3,362.37	(59,477.63)	1
Automobile - Personal	HURRICANES	0.00	(40,070.00)	1
	TORNADOES	6,339.69	(33,730.31)	1
	WILDFIRES	0.00	(40,070.00)	1
Commercial General Liability	AVALANCHES	6,024.18	(234,814.83)	1
	HURRICANES	6,024.18	(234,814.83)	1
	WILDFIRES	6,024.18	(234,814.83)	1
Contractor's All Risk Insurance	AVALANCHES	5,168.57	(277,031.43)	1
	HURRICANES	5,168.57	(277,031.43)	1
	TORNADOES	0.00	(282,200.00)	1
Hull Insurance	EARTHQUAKES	5,977.46	(145,450.54)	1
	TORNADOES	0.00	(151,428.00)	1
	WILDFIRES	0.00	(151,428.00)	1
Inland Marine	AVALANCHES	6,113.64	(309,206.36)	1
	EARTHQUAKES	6,113.64	(309,206.36)	1
	WILDFIRES	0.00	(315,320.00)	1
Machinery Insurance	AVALANCHES	0.00	(315,320.00)	1
	TORNADOES	0.00	(315,320.00)	1
	WILDFIRES	6,113.64	(309,206.36)	1
Not Applicable (Blank)	EARTHQUAKES	0.00	(315,320.00)	1
	HURRICANES	6,113.64	(309,206.36)	1
	WILDFIRES	6,113.64	(309,206.36)	1
Ocean Marine	AVALANCHES	8,739.52	(301,644.48)	1

Rows 1 - 25
Analyze - Edit - Refresh - Print - Export

5.4.1.3.3 Lines of Business Loss Ratio

This report is a line graph that illustrates the Loss Ratio, the ratio of incurred losses to earned premiums, over a time series. In this report, each Line of business is represented by its own line.

Figure 216: Lines of Business Loss Ratio

5.4.1.3.4 Lines of Business Incurred Loss

This report is a line graph that represents the Incurred Losses, total amount of paid claims, and loss reserves associated with a reporting period, over a time series. This also illustrates each Line of business with its own line.

Figure 217: Lines of Business Incurred Loss
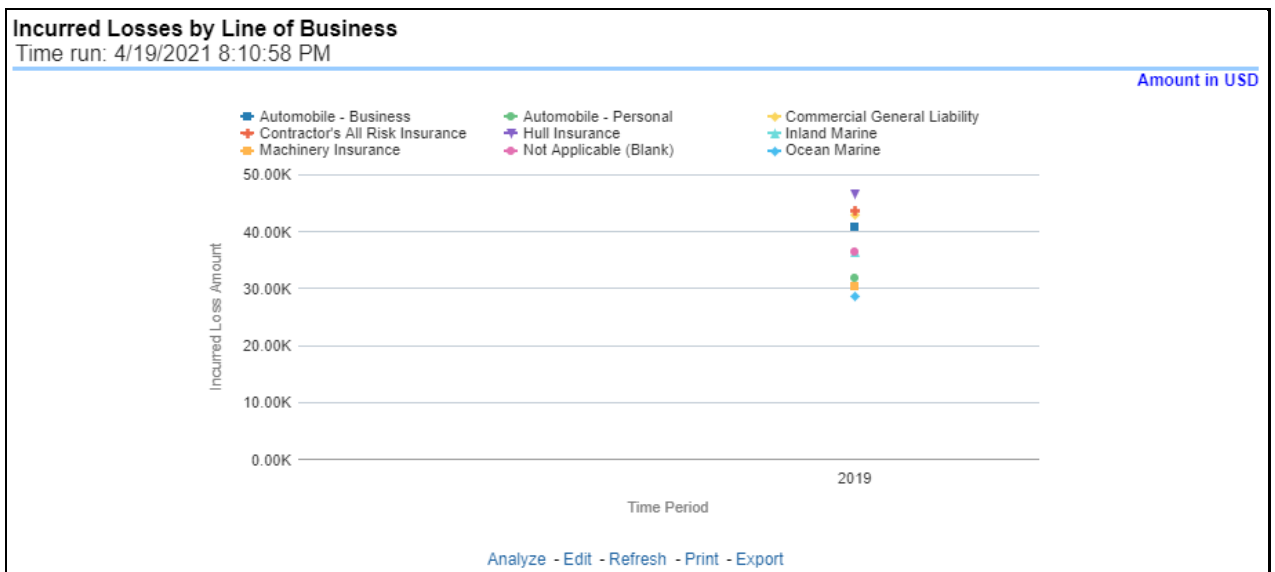
5.4.1.3.5 Claim Payments by Loss Type

This report is a line graph that summarizes the monetary amount of payments that have been made for losses reported for each Line of business. The loss types can be further filtered to see the specific loss type details. Each Line of business is represented by its own line.

Figure 218: Claim Payments by Loss Type

5.4.1.3.6 Payments by Reinsurance Company

This report is a Bar/Line graph that illustrates the relationship between the amount of payments made by the insurer and those that were received by the reinsurers.

Figure 219: Payments by Reinsurance Company
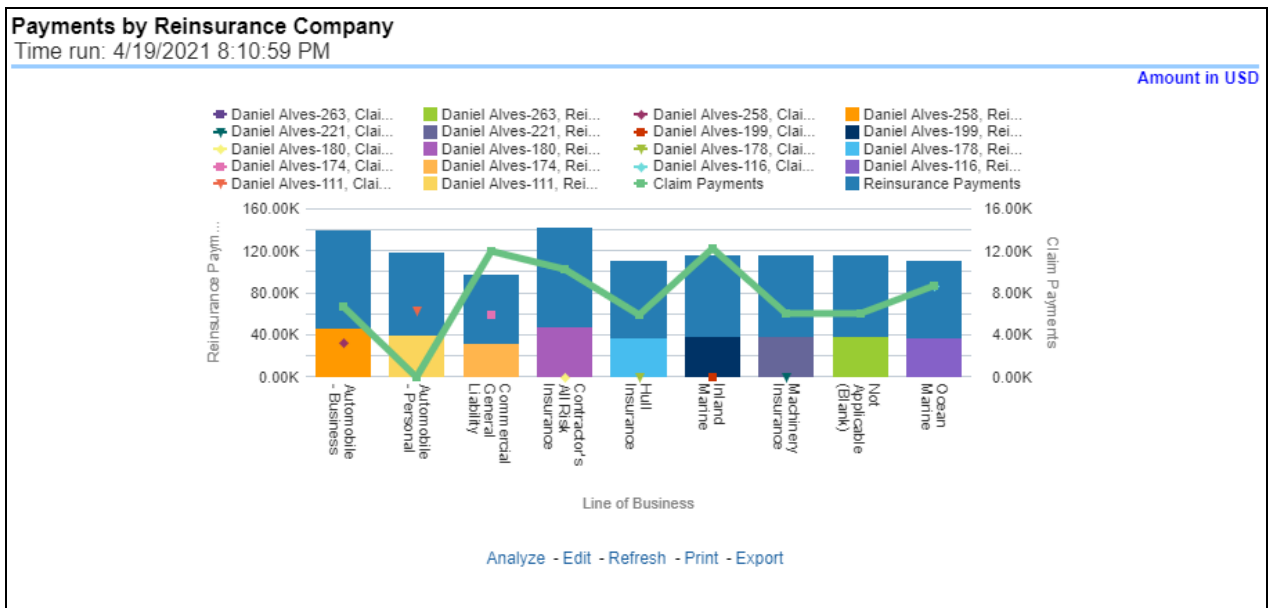
5.4.1.3.7 Expenses by Loss Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the cause of the loss. Each Expense amount is categorized by Lines of business and type of Loss. Additional Details can be reviewed by selecting a specific Loss Type from the Loss Type selection field.

Figure 220: Expenses by Loss Type

5.4.1.3.8 Expenses by Expense Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the categorization of the expense. Each expense amount is categorized by the Lines of business and type of Expense. Additional Details can be reviewed by selecting a specific Expense Type from the Expense Type selection field.

Figure 221: Expenses by Expense Type
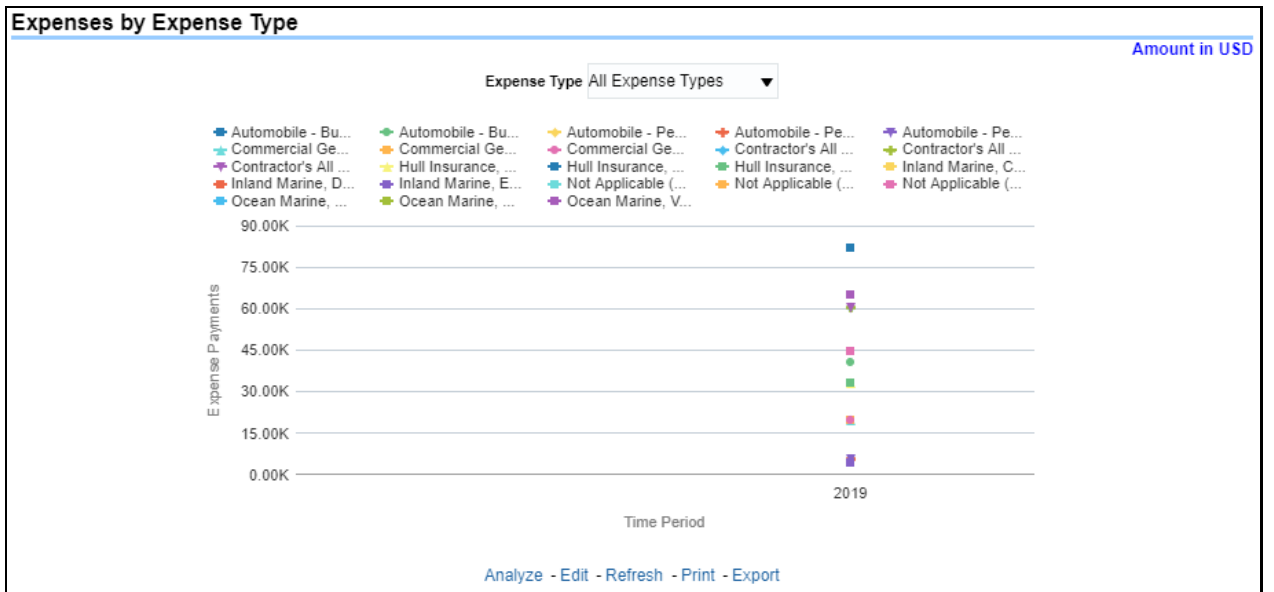
5.4.1.3.9 Recovery Overview by Lines of Business

This report is a tabular representation illustrating the performance of Recovery Referral for each Line of business and the performance of those efforts.

Figure 222: Recovery Overview by Lines of Business

5.4.1.3.10 Recovery Payments by Lines of Business

This report is a line graph that illustrates the total monetary amount of Recovery Payments, payments received by an insurer that reimburse it for losses it paid, received during a reporting period and shown over a period for each Line of business. Each Line of business is represented by its own line.

Figure 223: Recovery Payments by Lines of Business
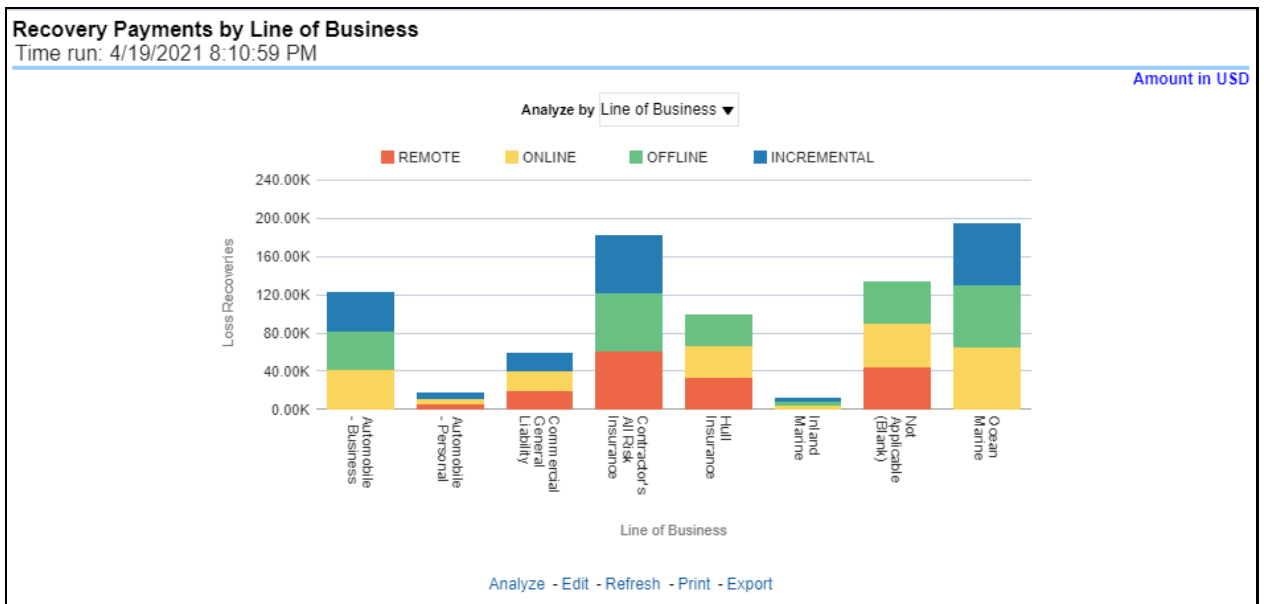
5.4.1.3.11   Average Days until Closed

This report is a line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each Line of business.

Figure 224: Average Days until Closed
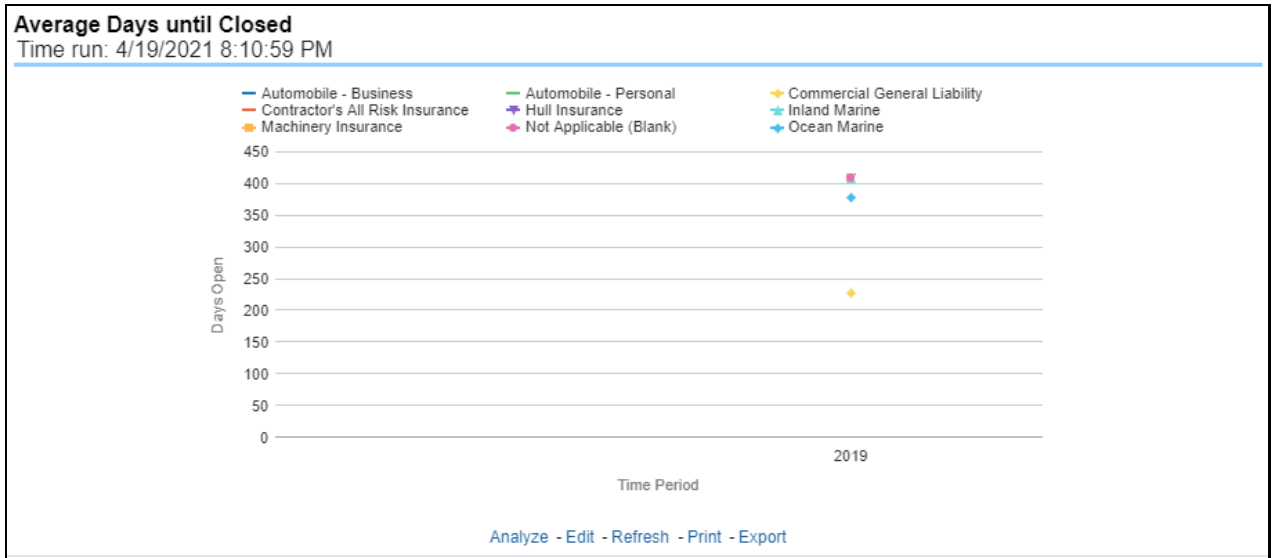
5.4.1.3.12   Claims Closed without Payment

This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

Expenses may have been paid for these claims. Each Line of business is represented by its own line.

Figure 225: Claims Closed without Payment
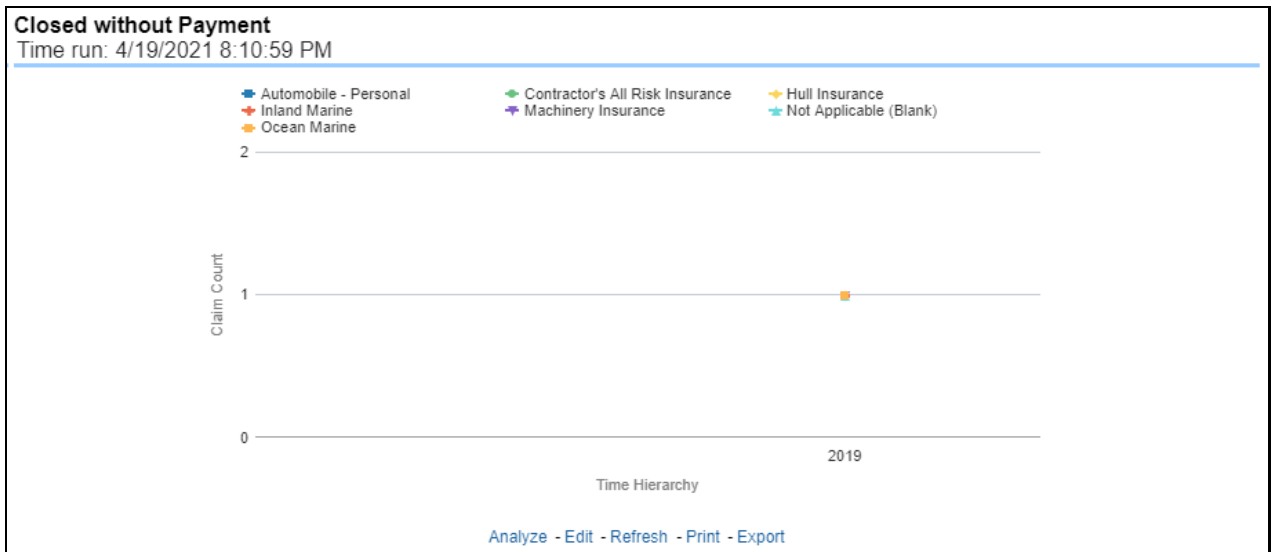
5.4.1.3.13　Claims Closed Due to Fraud

This report is a line graph that illustrates the count of claims that, after an investigation, were deemed to be fraudulent. In this report, the count is exhibited over a time series with each Line of business represented by its own line.

Figure 226: Claims Closed Due to Fraud
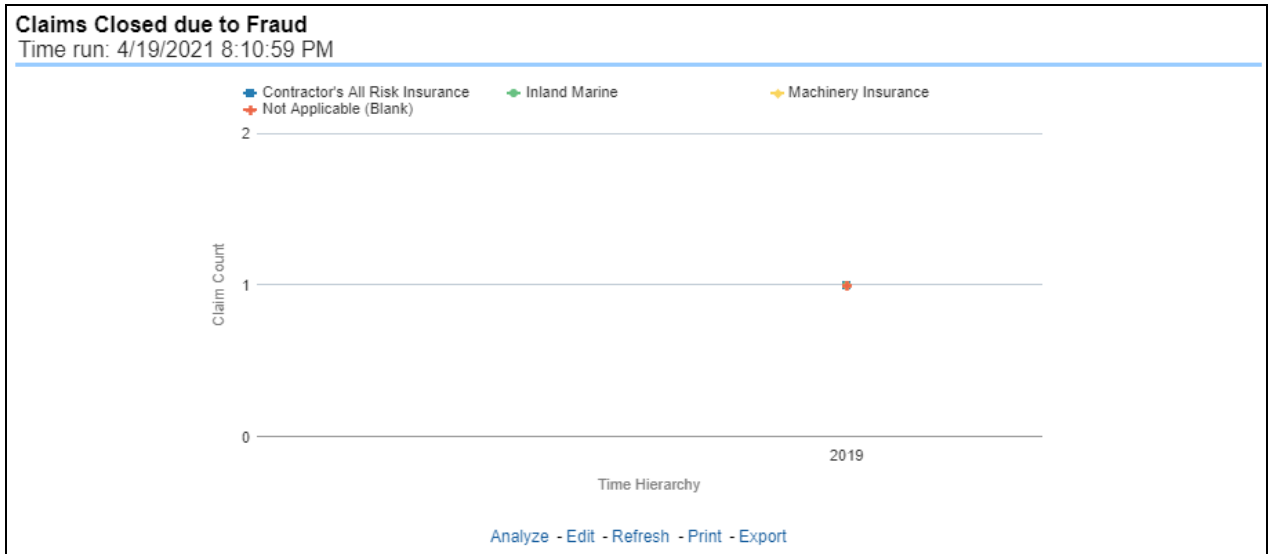
5.4.1.3.14　Reopened Claims

This report is a line graph that illustrates the count of claims that were changed back to an "Opened" status after it was previously closed. This report shows affected claims during the reporting periods over a time series with each Line of business represented with its own line.

Figure 227: Reopened Claims

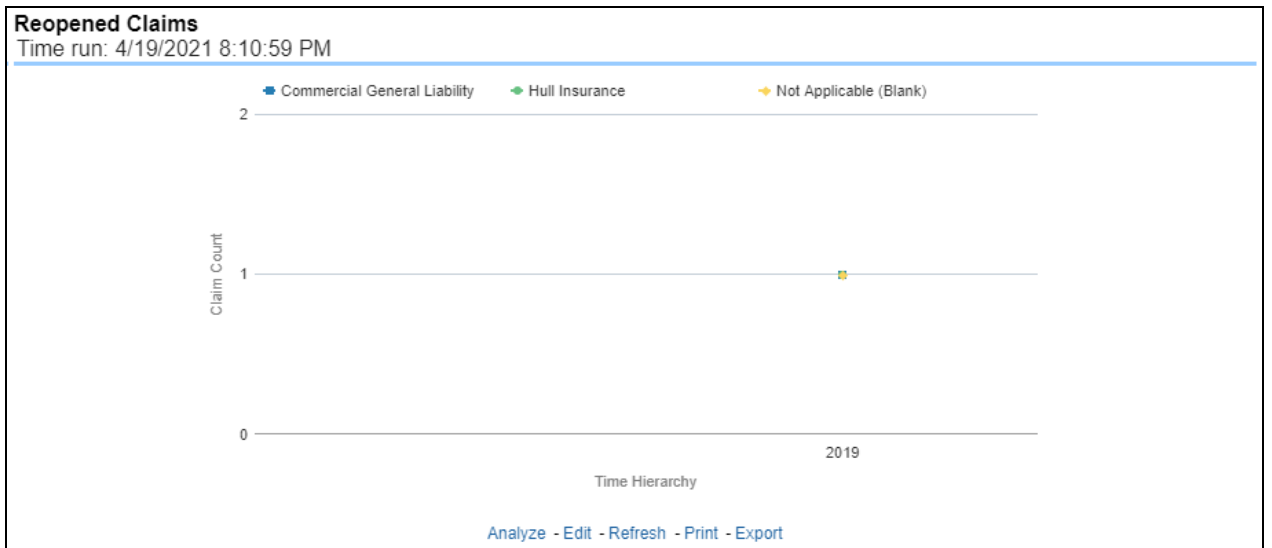#### 5.4.1.3.15 Litigation Claims

This report is a line graph that represents the count of claims where a judicial litigation case was initiated for the claim during the reporting period. This report illustrates the count of the affected claims for over a time series with each Line of business being represented by its own line.

Figure 228: Litigation Claims

5.4.1.4 Product Tab

The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time
- Company
- Product
- Geography

The various reports available under this tab are detailed in the following sections.

5.4.1.4.1 Claim Ranking by Product

This is a tabular report that lists the Product in the order of greatest value to least value based on the Grade Basis selected. The information provided includes Key Performance Indicators for Claim Performance.

Figure 229: Claim Ranking by Product

Claim Ranking by Product
Time run: 4/19/2021 8:26:23 PM

Amount in USD

Ranking Basis Net Losses ▼

Rank	Product	Net Losses	Claim Payments	Average Loss Amount	Loss Ratio	Expense Ratio	Litigation Count	Claim Count
1	Communications & Broadcaster Property Insurance	(178,432.89)	10,087.11	16,476.86	1	10	1	1
2	NETWORK Privacy Protection	(704,444.48)	18,072.53	16,476.86	1	5	1	1
3	Commercial Surety	(836,262.87)	10,337.13	16,476.86	1	4	0	1
4	Global Tri-Med	(913,672.96)	17,479.04	16,476.86	2	15	0	1
5	Financial Institutions: Fiduciary Liability Policy	(939,846.36)	6,113.64	16,476.86	1	16	0	1
6		(2,429,642.30)	36,771.70	16,476.86	1	9	2	4

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5.4.1.4.2 Catastrophe Claim by Product

This is a tabular report that provides a summary of the effects of a Catastrophe on the Claims Performance for the Product. The total Claim Payments, Net Losses, and Claim Count are presented for each Product for each Catastrophic Event.

**Figure 230: Catastrophe Claim by Product**

Catastrophe Claim by Product
Time run: 4/19/2021 8:26:23 PM

Amount in USD

Product	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Commercial Surety	AVALANCHES	5,168.57	(277,031.43)	1
	HURRICANES	5,168.57	(277,031.43)	1
	TORNADOES	0.00	(282,200.00)	1
Communications & Broadcaster Property Insurance	AVALANCHES	3,362.37	(59,477.63)	1
	EARTHQUAKES	3,362.37	(59,477.63)	1
	TORNADOES	3,362.37	(59,477.63)	1
Financial Institutions: Fiduciary Liability Policy	AVALANCHES	0.00	(315,320.00)	1
	TORNADOES	0.00	(315,320.00)	1
	WILDFIRES	6,113.64	(309,206.36)	1
Global Tri-Med	AVALANCHES	8,739.52	(301,644.48)	1
	HURRICANES	8,739.52	(301,644.48)	1
	WILDFIRES	0.00	(310,384.00)	1
NETWORK Privacy Protection	AVALANCHES	6,024.18	(234,814.83)	1
	HURRICANES	6,024.18	(234,814.83)	1
	WILDFIRES	6,024.18	(234,814.83)	1
	AVALANCHES	6,113.64	(309,206.36)	1
	EARTHQUAKES	12,091.10	(769,976.90)	3
	HURRICANES	6,113.64	(349,276.36)	2
	TORNADOES	6,339.69	(185,158.31)	2
	WILDFIRES	6,113.64	(816,024.36)	4

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5.4.1.4.3 Loss Ratio by Product

This is a line graph that illustrates the Loss Ratio, the ratio of incurred losses to earned premiums, over a time series. In this report, each Product is represented by its own line.

Figure 231: Loss Ratio by Product
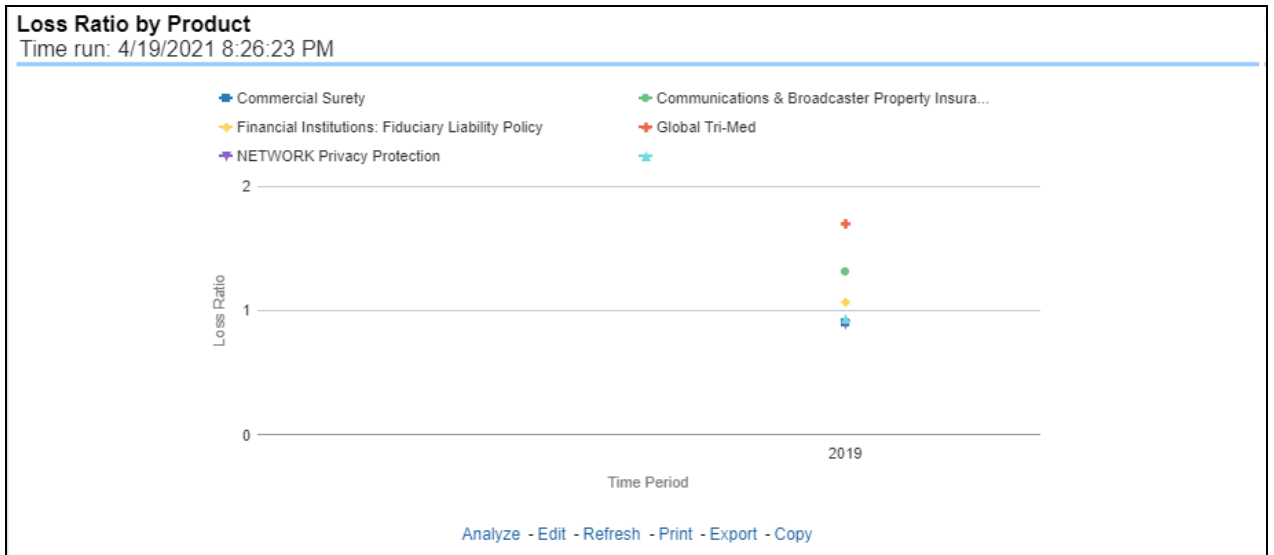
5.4.1.4.4   Incurred Losses by Product

This report represents the Incurred Losses, the total amount of paid claims, and loss reserves associated with a reporting period, over a time series. This report is generated for the corporation as a whole and illustrates each product with its own line.

Figure 232: Incurred Losses by Product
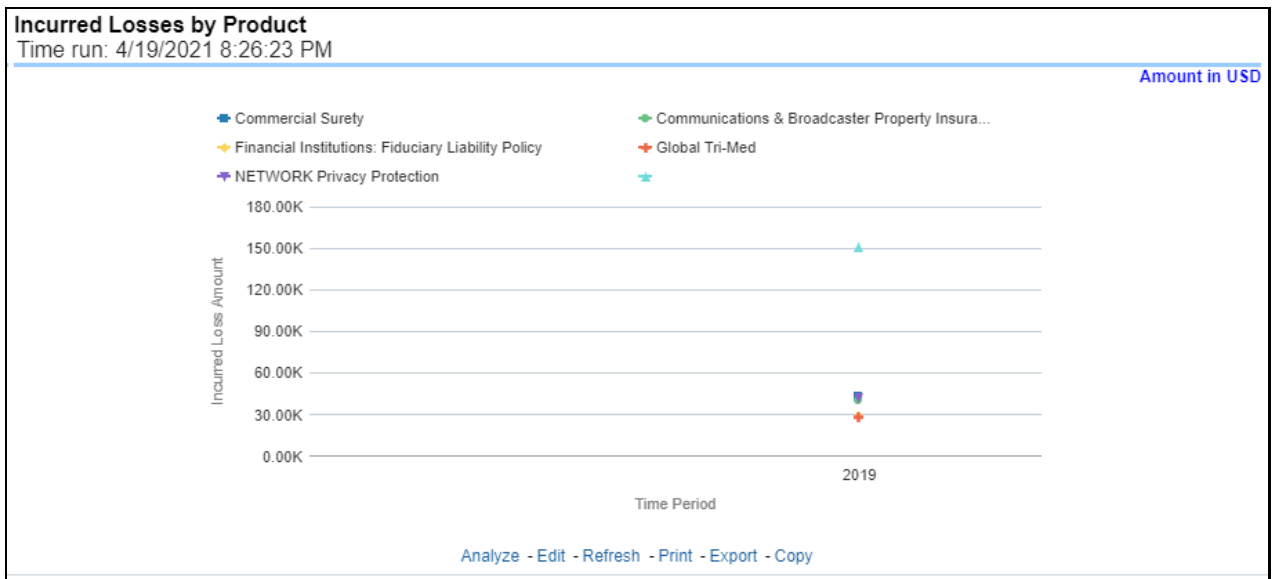
5.4.1.4.5   Claim Payments by Loss Type

This report is a line graph that summarizes the monetary amount of payments that have been made for losses reported for each product. The loss types may be further filtered to see specific loss type detail. Each Product is represented by its own line.

Figure 233: Claim Payments by Loss Type

5.4.1.4.6   Payments by Reinsurance Company

This report is a bar/line graph that illustrates the relationship between the amount of payments made by the insurer and those that were received by the reinsurers.

Figure 234: Payments by Reinsurance Company
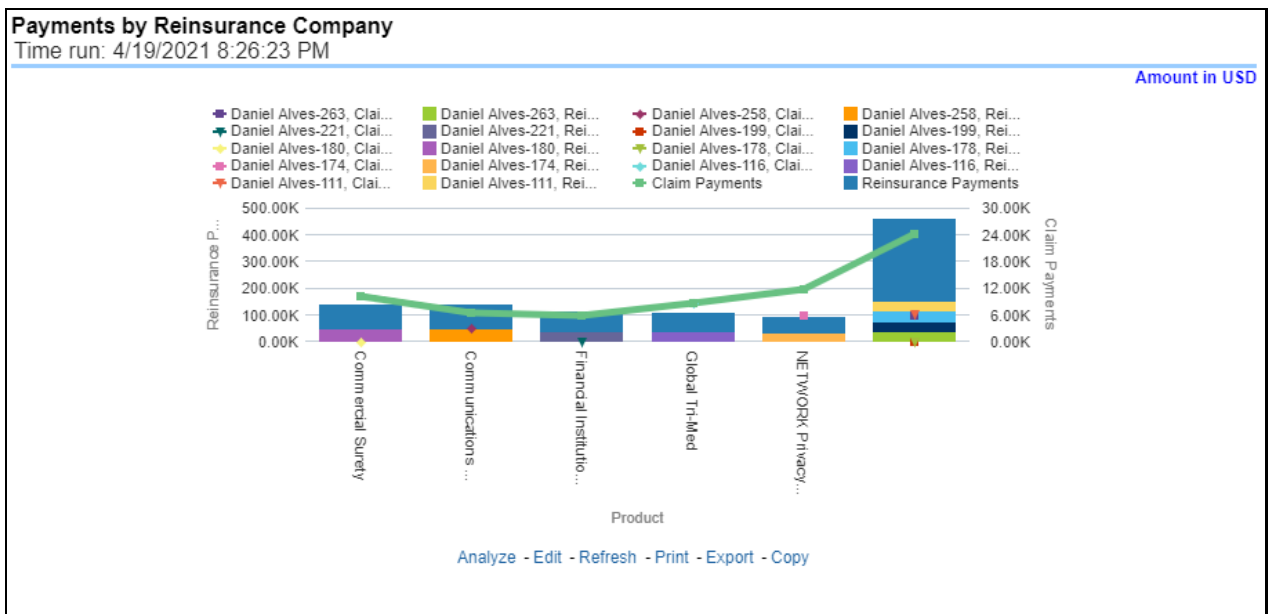
5.4.1.4.7   Expenses by Loss Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the cause of the loss. Each Expense amount is categorized by the Product and type of Expense Allocation. Additional Details can be reviewed by selecting a specific Loss Type from the Loss Type selection field.

Figure 235: Expenses by Loss Type
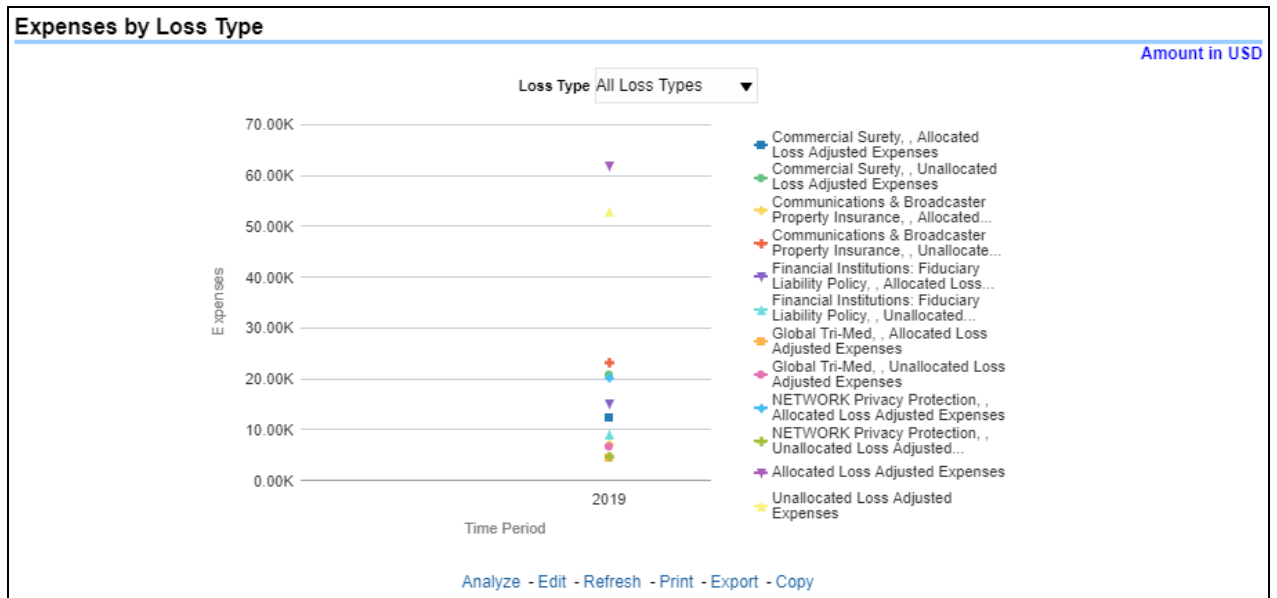
5.4.1.4.8   Expenses by Expense Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the categorization of the expense. Each Expense amount is categorized by the Product and type of Expense. Additional Details can be reviewed by selecting a specific Expense Type from the Expense Type selection field.

Figure 236: Expenses by Expense Type

5.4.1.4.9   Recovery Overview by Product

This report is a tabular representation illustrating the performance of Recovery Referral for each Product and the performance of those efforts.

Figure 237: Recovery Overview by Product

Recovery Overview by Product
Time run: 4/19/2021 8:26:23 PM

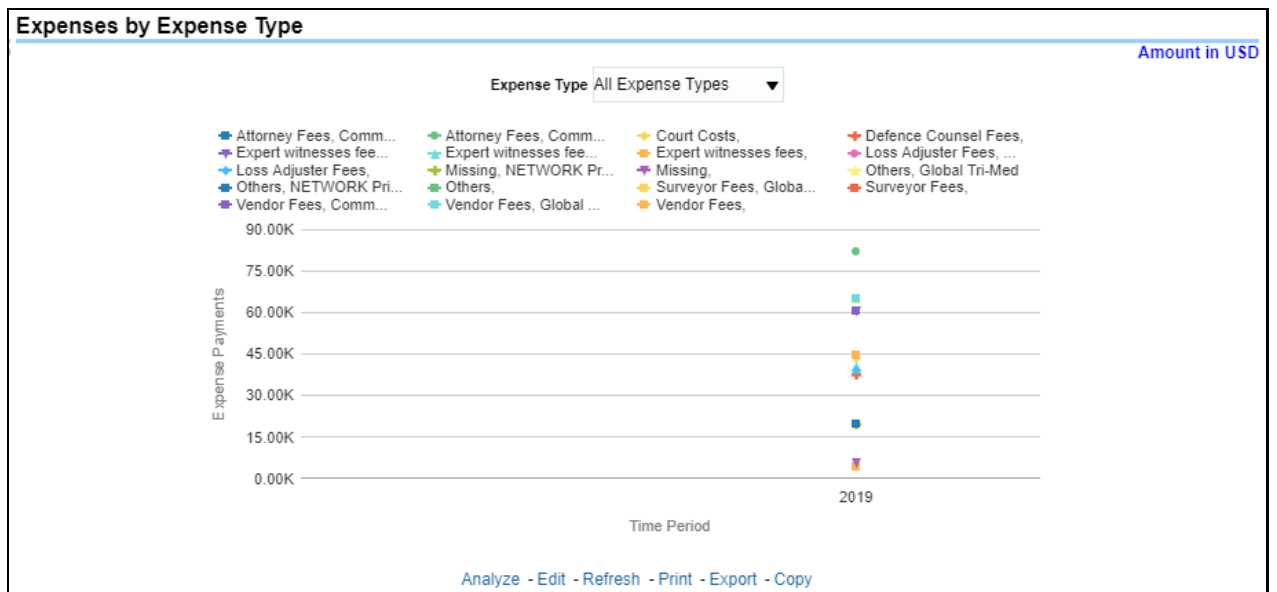|	Product	
Claims Referred for Recovery	Commercial Surety	100.0%
	Communications & Broadcaster Property Insuranc	100.0%
	Financial Institutions: Fiduciary Liability Policy	100.0%
	Global Tri-Med	100.0%
	NETWORK Privacy Protection	100.0%
		100.0%
Claims Referred for Fraud Investigation	Commercial Surety	0.0%
	Communications & Broadcaster Property Insuranc	100.0%
	Financial Institutions: Fiduciary Liability Policy	100.0%
	Global Tri-Med	0.0%
	NETWORK Privacy Protection	100.0%
		0.0%
	Commercial Surety	8189.9%
	Communications & Broadcaster Property Insuranc	1868.9%

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5.4.1.4.10 Recovery Payments by Product

This report is a line graph that illustrates the total monetary amount of Recovery Payments, payments received by an insurer that reimburse it for losses it paid, received during a reporting period and shown over a period for each Product. Each Product is represented by its own line.

Figure 238: Recovery Payments by Product

Recovery Payments by Product
Time run: 4/19/2021 8:26:23 PM

Analyze - Edit - Refresh - Print - Export - Copy
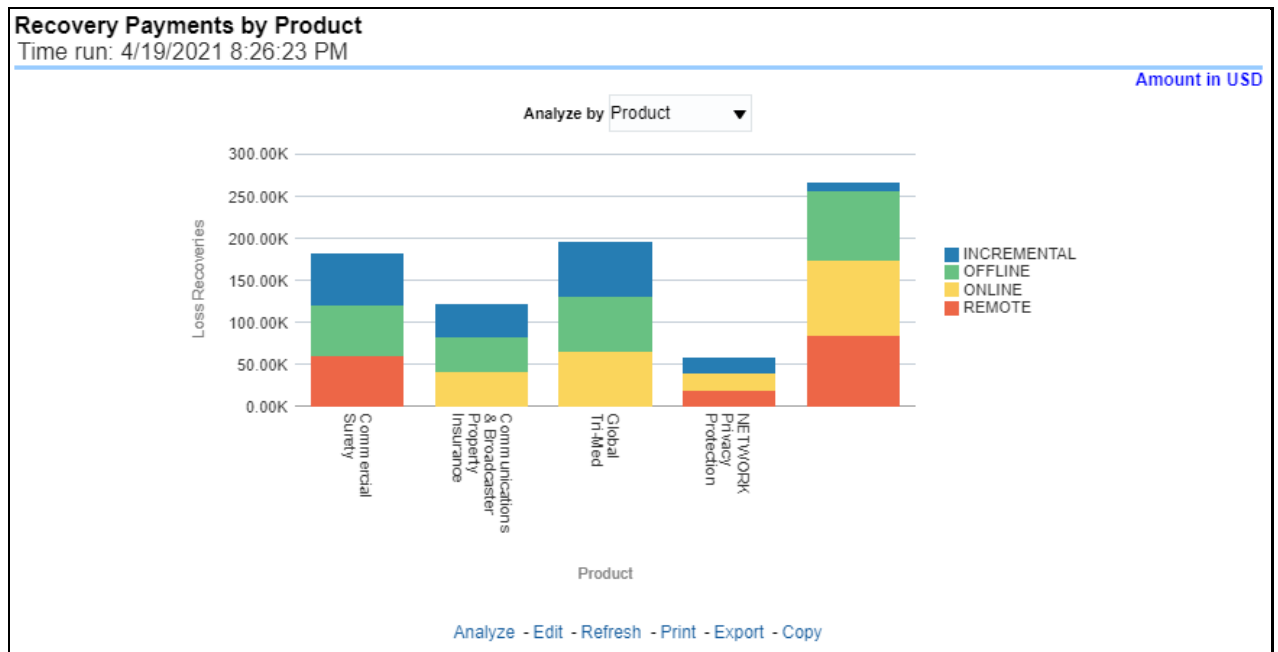
5.4.1.4.11   Average Days until Closed

This report is a line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each Product.

Figure 239: Average Days until Closed

5.4.1.4.12   Claims Closed without Payment

This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

Expenses may have been paid for these claims. Each Product is represented by its own line.

Figure 240: Claims Closed without Payment

CONTENTS

5.4.1.4.13 Claims Closed Due to Fraud

This report is a line graph that illustrates the count of claims that, after an investigation, were deemed to be fraudulent. In this report, the count is exhibited over a time series with each Product represented by its own line.
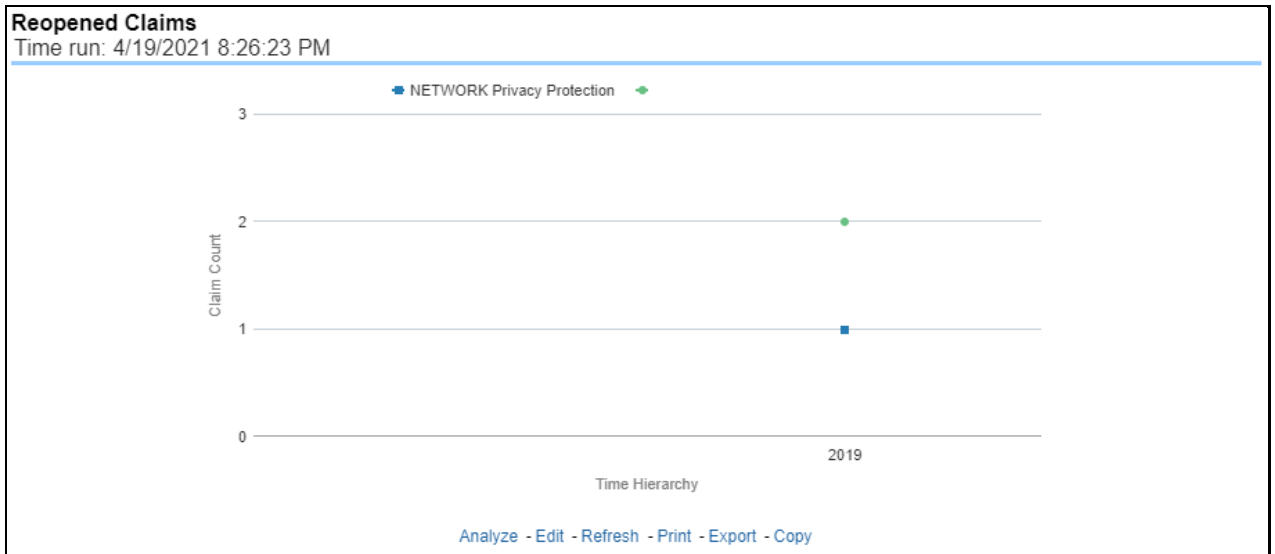
Figure 241: Claims Closed Due to Fraud

5.4.1.4.14 Reopened Claims

This report is a line graph that illustrates the count of claims that were changed back to an "Opened" status after it was previously closed. This report shows affected claims during the reporting periods over a time series with each Product represented with its own line.

Figure 242: Reopened Claims

5.4.1.4.15 Litigation Claims

This report is a line graph that represents the count of claims where a judicial litigation case was initiated for the claim during the reporting period. This report illustrates the count of the affected claims for over a time series with each Product being represented by its own line.

Figure 243: Litigation Claims
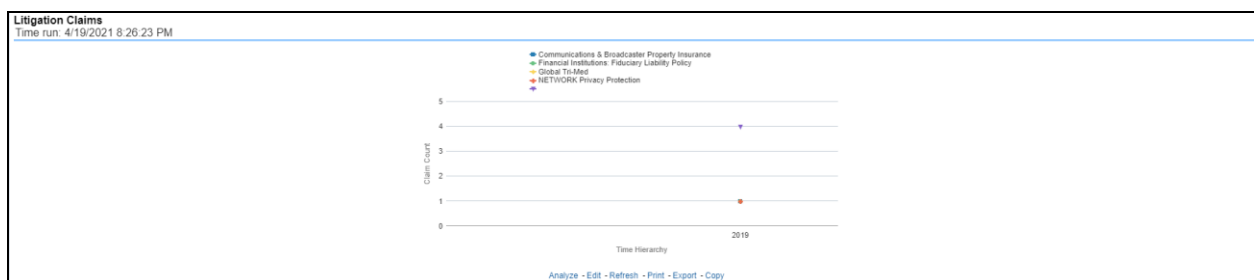
5.4.1.5 Catastrophe Tab

The Catastrophe tab includes reports that focus on the Key Performance Indicators for declared Catastrophe. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time
- Company
- Catastrophe
- Geography

The various reports available under this tab are detailed in the following sections.

5.4.1.5.1 Catastrophe Net Losses Map

This report is a Geographic Heat Map that illustrates the monetary amount of Net Losses, that is, Paid Losses exclusive of Expenses, for Catastrophe Claims over geographic regions with areas of similar amounts colored similarly. The Location of Loss provides the basis for geographical mapping.

Figure 244: Catastrophe Net Losses Map
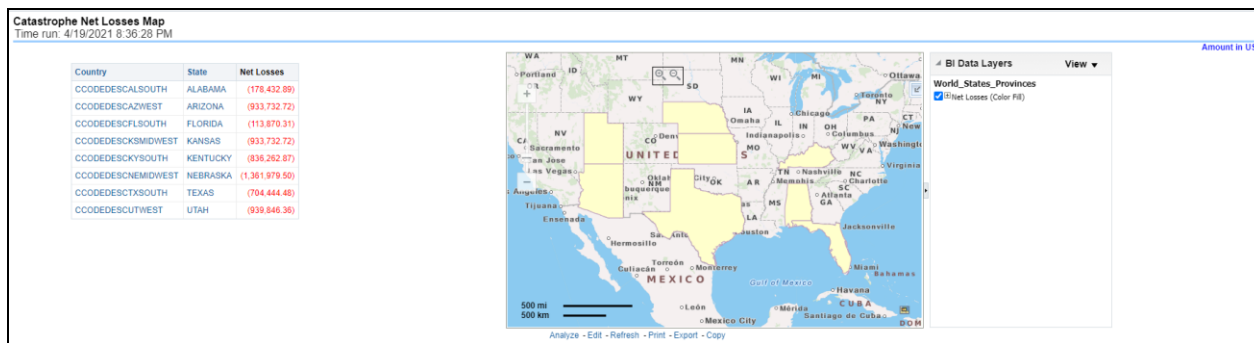
5.4.1.5.2   Catastrophe Claim Ranking

An assessment and ranking of catastrophe losses can be measured by various performance measures like net losses, claim payments, and through the number of claims across regions and catastrophes. This report contains both tabular and geographical map that lists the catastrophe in the order of greatest value to the least value based on the grade basis selected.

Figure 245: Catastrophe Claim Ranking
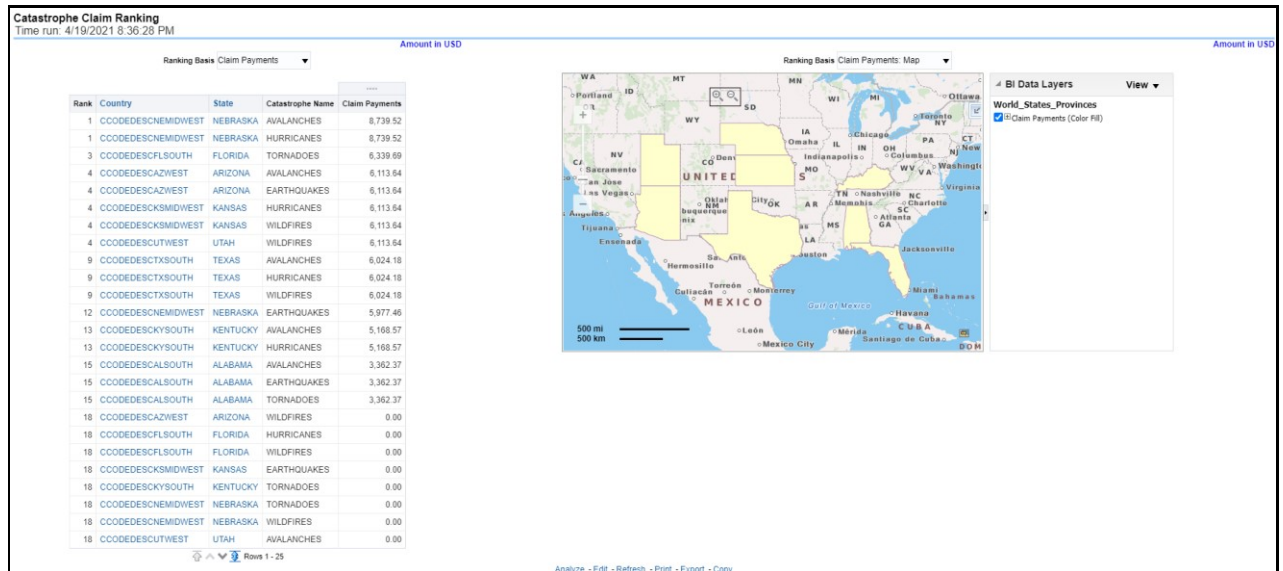
5.4.1.5.3   Catastrophe Lines of Business Impact

This is a tabular report that provides a summary of the effects of a catastrophe on the claim performance for the lines of business. The total claim payments, net losses, and claim count are presented for each Line of business for each catastrophic event.

Figure 246: Catastrophe Lines of Business Impact

Catastrophe Line of Business Impact
Time run: 4/19/2021 8:36:29 PM

Amount in USD

Line of Business	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Automobile - Business	AVALANCHES	3,362.37	3,362.37	1
	EARTHQUAKES	3,362.37	3,362.37	1
	TORNADOES	3,362.37	3,362.37	1
Automobile - Personal	HURRICANES	0.00	0.00	1
	TORNADOES	6,339.69	6,339.69	1
	WILDFIRES	0.00	0.00	1
Commercial General Liability	AVALANCHES	6,024.18	6,024.18	1
	HURRICANES	6,024.18	6,024.18	1
	WILDFIRES	6,024.18	6,024.18	1
Contractor's All Risk Insurance	AVALANCHES	5,168.57	5,168.57	1
	HURRICANES	5,168.57	5,168.57	1
	TORNADOES	0.00	0.00	1
Hull Insurance	EARTHQUAKES	5,977.46	5,977.46	1
	TORNADOES	0.00	0.00	1
	WILDFIRES	0.00	0.00	1
Inland Marine	AVALANCHES	6,113.64	6,113.64	1
	EARTHQUAKES	6,113.64	6,113.64	1
	WILDFIRES	0.00	0.00	1
Machinery Insurance	AVALANCHES	0.00	0.00	1
	TORNADOES	0.00	0.00	1
	WILDFIRES	6,113.64	6,113.64	1
Not Applicable (Blank)	EARTHQUAKES	0.00	0.00	1
	HURRICANES	6,113.64	6,113.64	1
	WILDFIRES	6,113.64	6,113.64	1
Ocean Marine	AVALANCHES	8,739.52	8,739.52	1

Rows 1 - 25

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5.4.1.5.4   Catastrophe Product Impact

This is a tabular report that provides a summary of the effects of a catastrophe on the claim performance of the product. The total claim payments, net losses, and claim count are presented for each Line of business for each catastrophic event.

Figure 247: Catastrophe Product Impact

Catastrophe Product Impact
Time run: 4/19/2021 8:36:29 PM

Amount in USD

Product Name	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Commercial Surety	AVALANCHES	5,168.57	5,168.57	1
	HURRICANES	5,168.57	5,168.57	1
	TORNADOES	0.00	0.00	1
Communications & Broadcaster Property Insurance	AVALANCHES	3,362.37	3,362.37	1
	EARTHQUAKES	3,362.37	3,362.37	1
	TORNADOES	3,362.37	3,362.37	1
Financial Institutions: Fiduciary Liability Policy	AVALANCHES	0.00	0.00	1
	TORNADOES	0.00	0.00	1
	WILDFIRES	6,113.64	6,113.64	1
Global Tri-Med	AVALANCHES	8,739.52	8,739.52	1
	HURRICANES	8,739.52	8,739.52	1
	WILDFIRES	0.00	0.00	1
NETWORK Privacy Protection	AVALANCHES	6,024.18	6,024.18	1
	HURRICANES	6,024.18	6,024.18	1
	WILDFIRES	6,024.18	6,024.18	1
	AVALANCHES	6,113.64	6,113.64	1
	EARTHQUAKES	12,091.10	12,091.10	3
	HURRICANES	6,113.64	6,113.64	2
	TORNADOES	6,339.69	6,339.69	2
	WILDFIRES	6,113.64	6,113.64	4

Analyze - Edit - Refresh - Print - Export - Copy

5.4.1.5.5 Catastrophe Overview

This is a tabular report that summarizes the key performance factors for Claims performance for each Catastrophe.

Figure 248: Catastrophe Overview

Catastrophe Overview
Time run: 13-05-2021 7:20:52 PM

Amount in USD

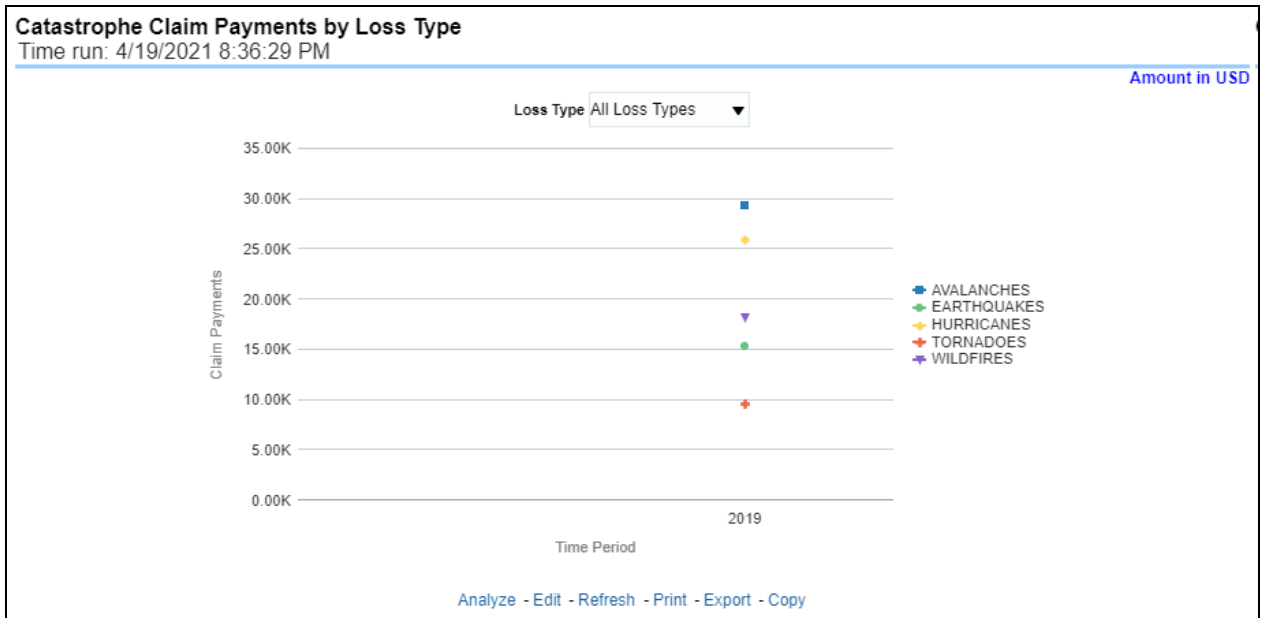| Catastrophe Name	Catastrophe Date	Reinsurance Company	Claim Count	Claim Payments	Expense Payments	Reinsurance Recovery	Net Losses	Open Claims	Closed Claims	Open Reserves Amount	Closed Claims-Fraud
AVALANCHES	11-03-2020 12:00:00 AM		7	29,408.27	30,177.66	278,419.00	(218,833.07)	5	2	2,400,000.00	2
EARTHQUAKES	11-03-2020 12:00:00 AM	David Cawley-53	1	3,362.37	2,459.27	46,365.00	(40,543.36)	1	0	12,700,000.00	0
			7	33,283.94	31,511.99	275,905.00	(211,109.07)	5	2	12,700,000.00	2
HURRICANES	11-03-2020 12:00:00 AM	PRODUCER_AGENT_9	1	8,739.52	1,520.41	36,922.00	(26,662.07)	1	0	5,000,000.00	0
			6	23,283.84	29,123.70	240,781.00	(188,373.47)	4	2	5,000,000.00	0
TORNADOES	11-03-2020 12:00:00 AM	AB Devillers-37	1	6,339.69	2,368.26	39,328.00	(30,620.05)	1	0	6,100,000.00	0
			6	3,362.37	31,816.87	239,908.00	(204,728.76)	1	5	6,100,000.00	3
WILDFIRES	11-03-2020 12:00:00 AM	Andy Murray-117	1	0.00	5,061.43	38,455.00	(33,393.57)	0	1	11,000,000.00	1
		Dale Steyn-36	1	6,113.64	5,061.43	38,455.00	(27,279.93)	1	0	11,000,000.00	0
			5	12,137.81	23,966.88	183,914.00	(147,809.31)	2	3	11,000,000.00	0

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5.4.1.5.6 Catastrophe Claim Payments by Loss Type

This report is a line graph that displays the monetary amount of payments that have been made for losses reported for each catastrophe. The loss types can be further filtered to see the specific loss type details. Each catastrophe is represented by its own line.

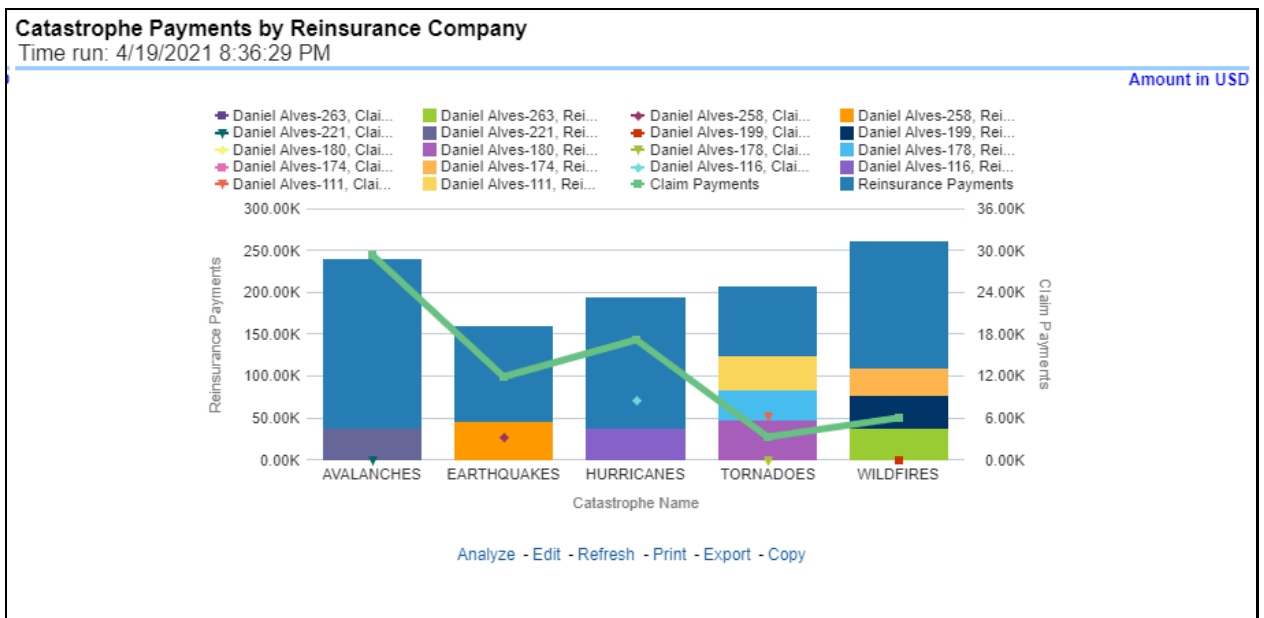**Figure 249: Catastrophe Claim Payments by Loss Type**

5.4.1.5.7 Catastrophe Payments by Reinsurance Company

This report is a bar/line graph that illustrates the relationship between the amount of payments made by the insurer and those that were received by the reinsurers for each Catastrophe.
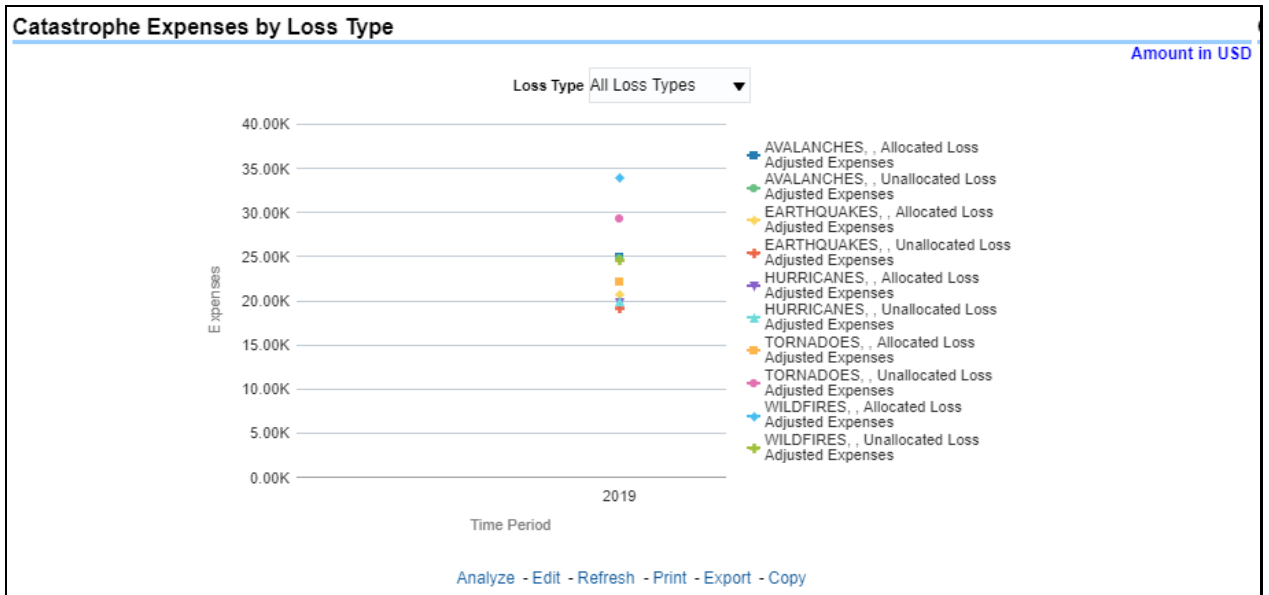
Figure 250: Catastrophe Payments by Reinsurance Company

5.4.1.5.8 Catastrophe Expenses by Loss Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the cause of the loss. Each Expense amount is categorized by the Catastrophe and type of Loss. Additional Details can be reviewed by selecting a specific Loss Type from the Loss Type selection field.

Figure 251: Catastrophe Expenses by Loss Type

5.4.1.5.9 Catastrophe Expenses by Expense Type

This report is a line graph that illustrates the monetary payment totals generated for expenses on claims based on the categorization of the expense. Each expense amount is categorized by the catastrophe and type of expense. Additional details can be reviewed by a specific expense type from the expense type selection field.

Figure 252: Catastrophe Expenses by Expense Type
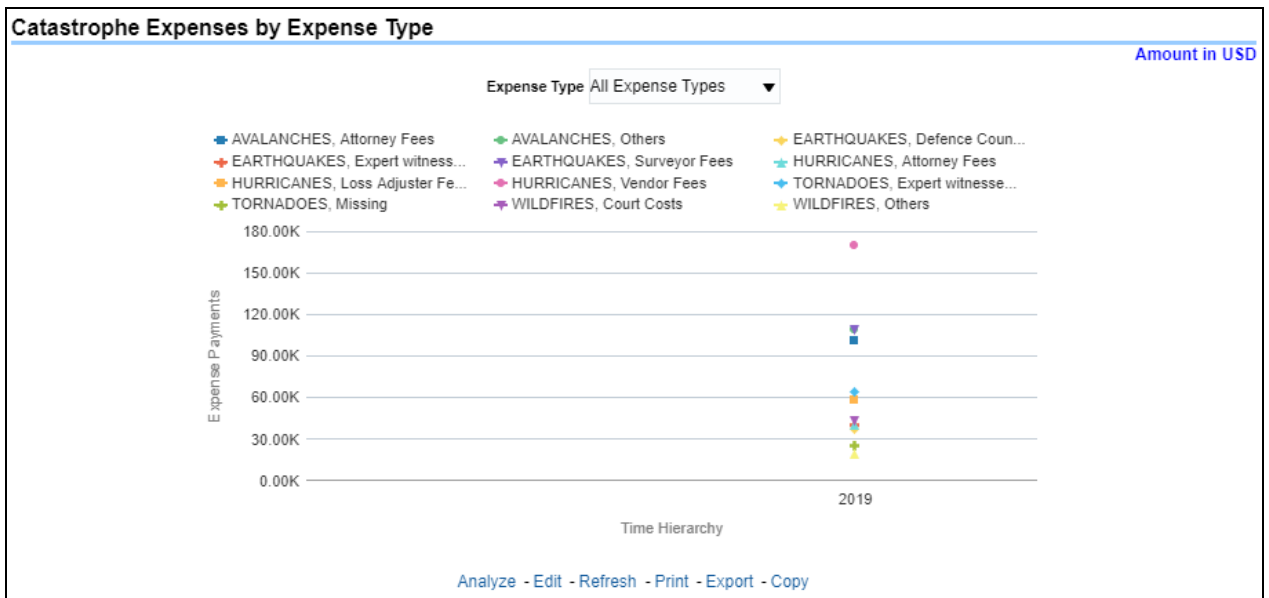
5.4.1.5.10 Catastrophe Recovery Overview by Catastrophe

This report is a tabular representation illustrating the performance of Recovery Referral for each Catastrophe and the performance of those efforts.

Figure 253: Catastrophe Recovery Overview by Catastrophe

Catastrophe Recovery Overview by Catastrophe
Time run: 4/19/2021 8:36:29 PM

	Catastrophe Name	
Claims Referred for Recovery	AVALANCHES	50.0%
	EARTHQUAKES	50.0%
	HURRICANES	60.0%
	TORNADOES	0.0%
	WILDFIRES	42.9%
Claims Referred for Fraud Investigation	AVALANCHES	50.0%
	EARTHQUAKES	0.0%
	HURRICANES	0.0%
	TORNADOES	0.0%
	WILDFIRES	0.0%
Referred Claim Payment Recovery	AVALANCHES	5192.1%
	EARTHQUAKES	5467.4%
	HURRICANES	4564.3%
	TORNADOES	8780.2%
	WILDFIRES	9252.3%

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5.4.1.5.11   Catastrophe Recovery Payments

This report is a line graph that illustrates the total monetary amount of Recovery Payments, payments received by an insurer that reimburses it for losses it paid, received for Catastrophe Claims during a reporting period and shown over a period for each Catastrophe. Each Catastrophe is represented by its own line.

Figure 254: Catastrophe Recovery Payments
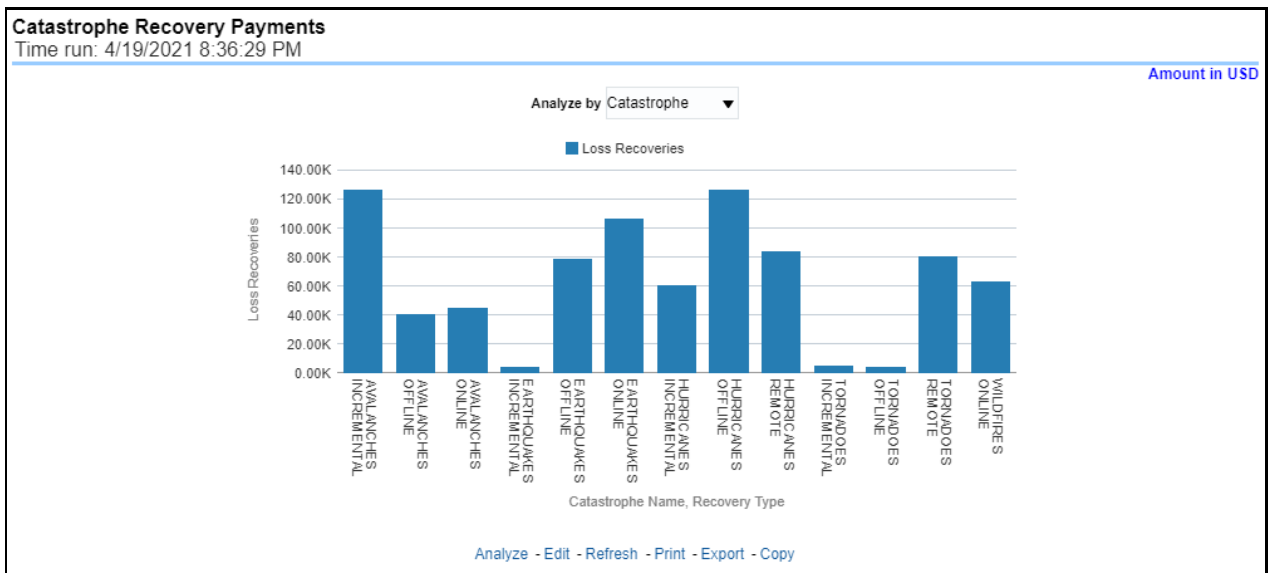
5.4.1.5.12   Average Days until Closed

This report is a line graph that illustrates the average number of days between the day a catastrophe claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each catastrophe.
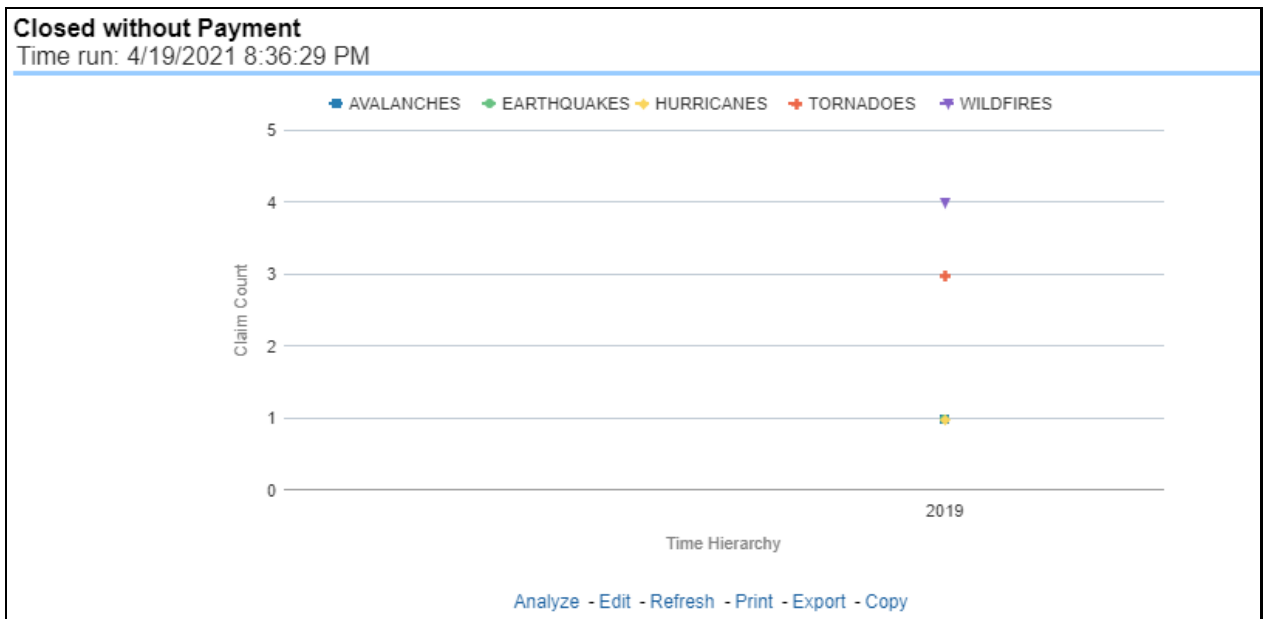
Figure 255: Average Days until Closed
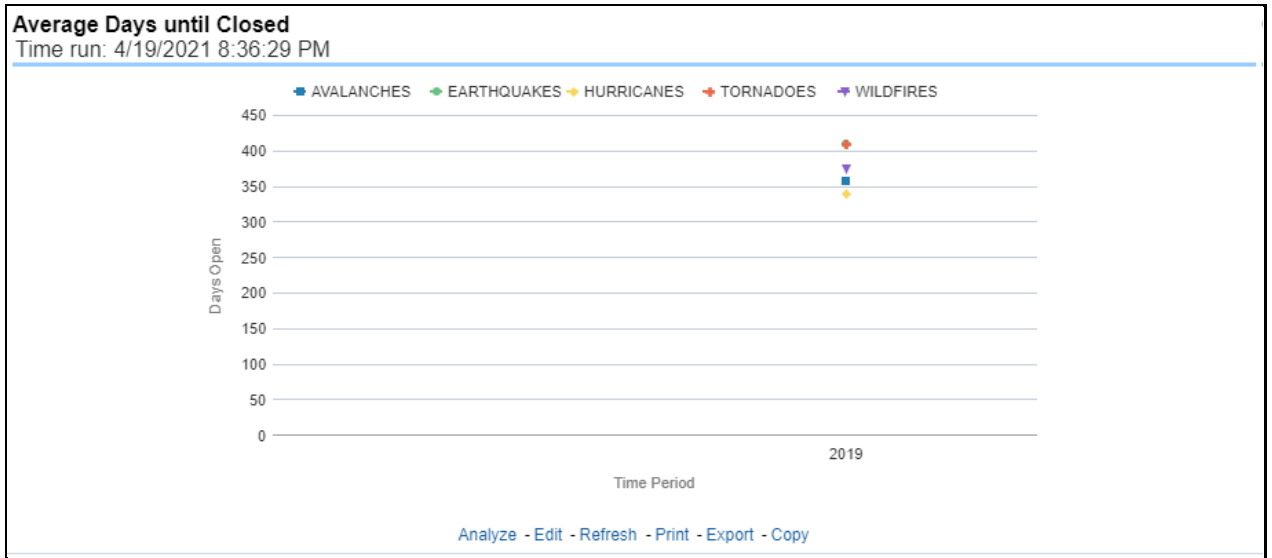
5.4.1.5.13   Closed Without Payment

This report displays the count of catastrophe claims that were closed without any payments for losses being issued to claimants. The graph shows the average count of days for these claims per catastrophe over time.

Figure 256: Closed Without Payment

5.4.1.5.14   Claims Closed Due to Fraud

This report is a line graph that displays the count of catastrophe claims that were closed after an investigation determined that fraudulent activity occurred and no losses were paid to the claimant due to the fraud activity. The graph shows the count of these claims per catastrophe over time.
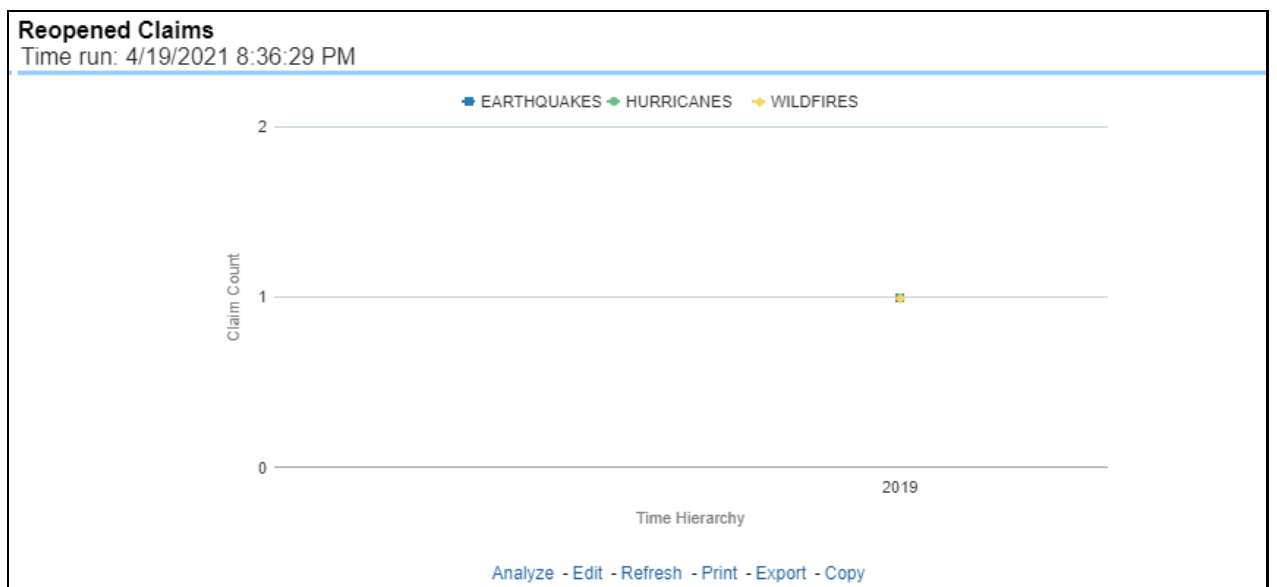
Figure 257: Claims Closed Due to Fraud
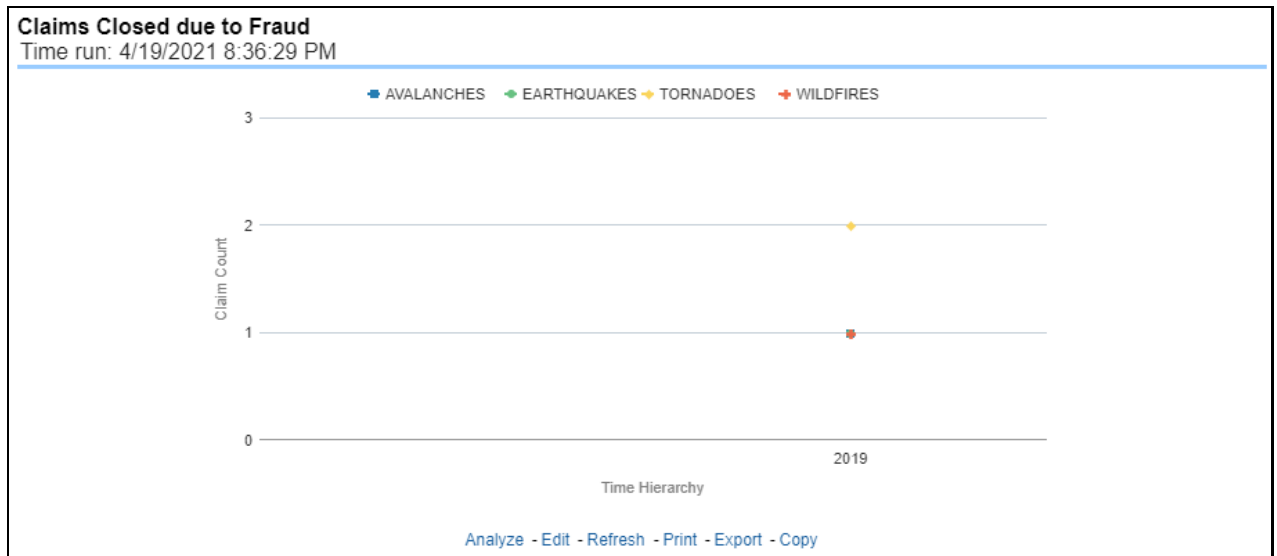
5.4.1.5.15   Reopened Claims

This report displays the count of catastrophe claims that were initially closed and then opened again for further processing. This shows the count of claims per catastrophe where this process occurred over time.
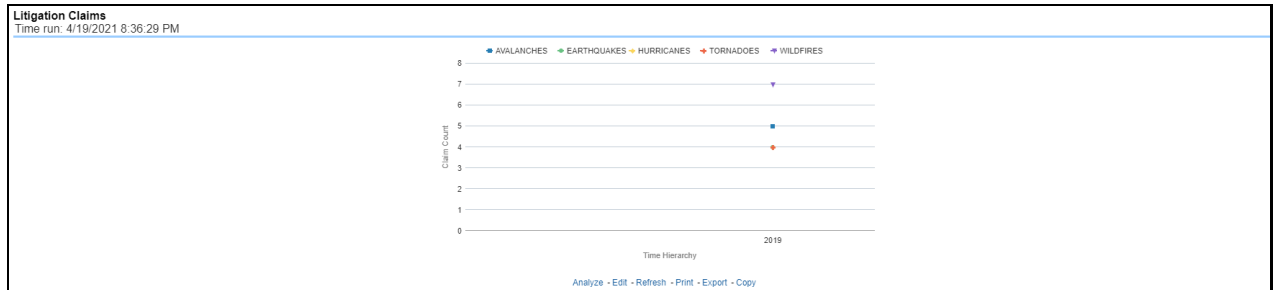
Figure 258: Reopened Claims

5.4.1.5.16   Litigation Claims

This report is a line graph that displays the count of catastrophe claims that resulted in a judicial litigation case being initiated. This shows the count of claims per catastrophe where this process occurred over time.

Figure 259: Litigation Claims

6 Life and Annuity Reports

6.1 Managing Corporate Performance Dashboard

This chapter explains the reports available under each tab in the Corporate Performance Dashboard.

6.1.1 Managing Reports

The following tabs are present in the Corporate Performance Dashboard:

- Corporate Performance Summary
- Performance Overview
- Lines of business Overview
- Lines of Business Performance
- Product Overview
- Product Performance

The following screenshots display the essential nature of the available reports as per each tab:

Figure 260: Corporate Performance Dashboard Tabs
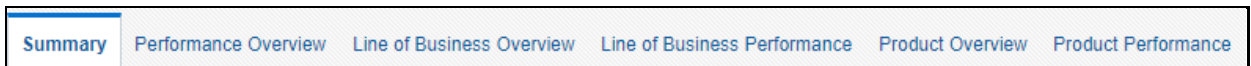
6.1.1.1 Corporate Performance Summary Tab

The Corporate Performance Summary tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing. The filters for this tab include:

- Time
- Company

Line of BusinessesThe various reports available under this tab is discussed in the following sections.

6.1.1.1.1 Key Performance Indicators Flash

This report shows snapshots of key performance indicators represented through flash boxes for the current period.
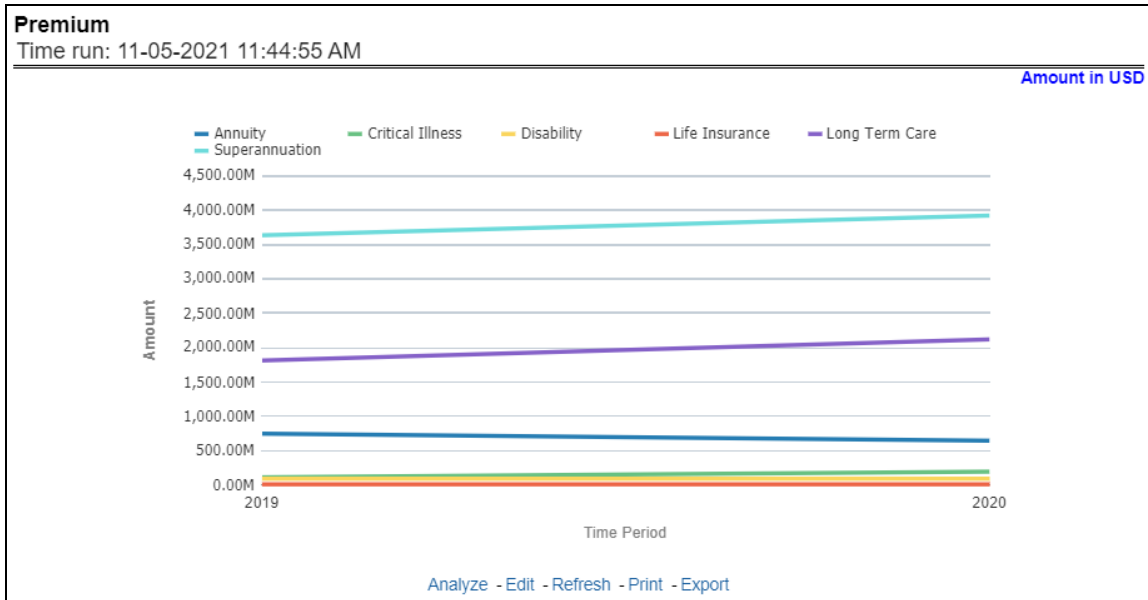
Figure 261: Key Performance Indicators Flash

6.1.1.1.2   Premium

This report shows premium revenue across all lines of businesses and underlying products through a time series. This report can be viewed over various periods, entities, and regions Line of Businesses selected from page-level prompts.
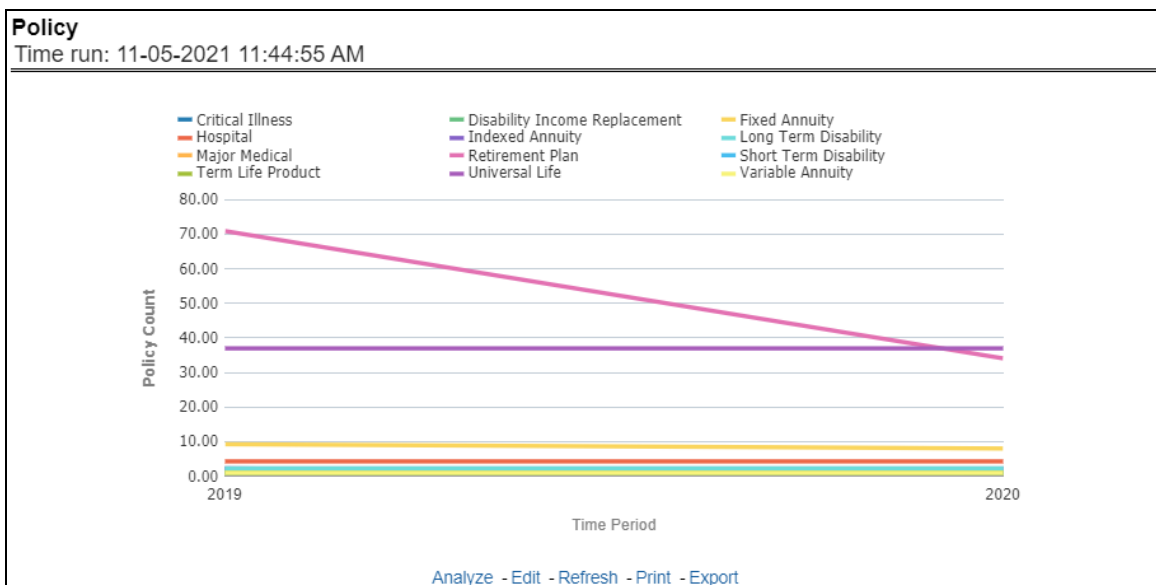
Figure 262: Premium

6.1.1.1.3   Policy

This report shows policy-related expenses across all lines of businesses and underlying products through a time series. This report can be viewed over various periods, entities, and regions selected from page-level prompts.
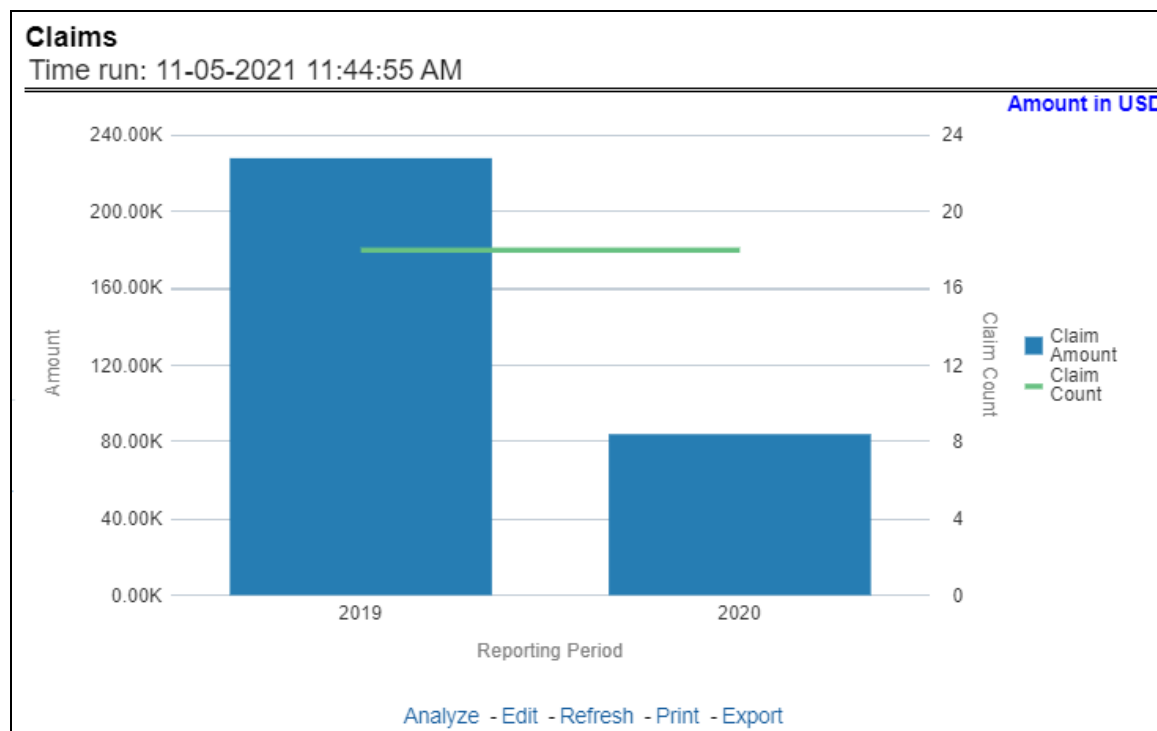
Figure 263: Policy

6.1.1.1.4   Investment Income

This report shows investment revenue across all lines of businesses and underlying products through a time-series graph. This report can be viewed over various periods, entities, and regions Line of Businesses selected from page-level prompts.

6.1.1.1.5   Claims

This report shows expense towards claim payments across all lines of businesses and underlying products through a time series. This report can be viewed over various periods, entities, and region Line of Businesses selected from page-level prompts.
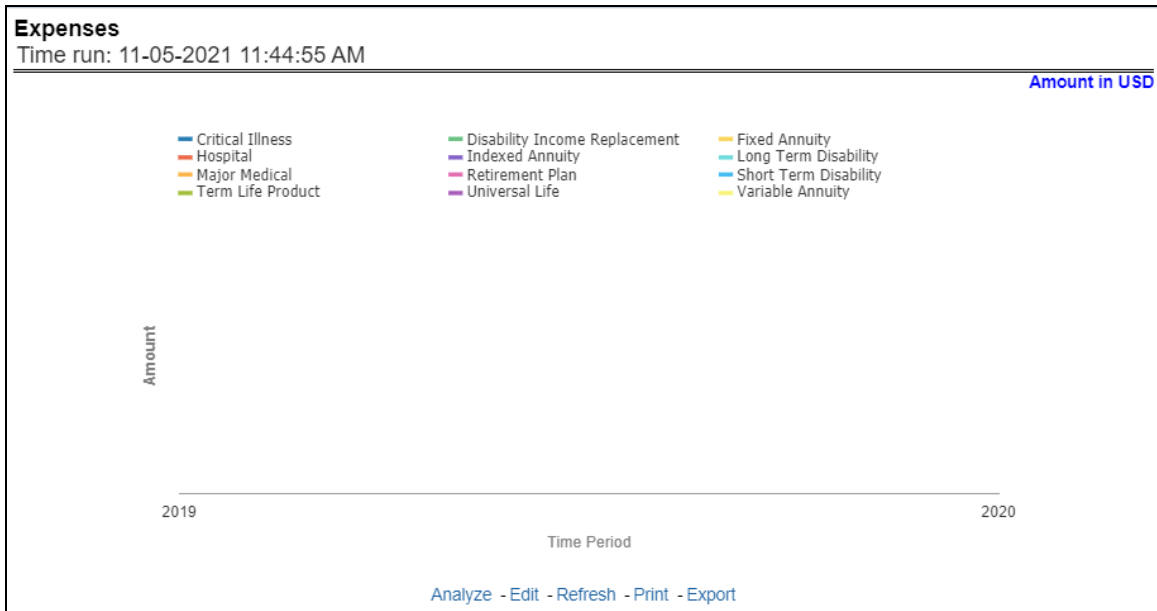
Figure 264: Claims

6.1.1.1.6   Expenses

This report shows policy-related expenses across all lines of businesses and underlying products through a time series. This report can be viewed over various periods, entities, and regions Line of Businesses selected from page-level prompts.

Figure 265: Expenses

Expenses
Time run: 11-05-2021 11:44:55 AM

6.1.1.1.7   Ratios

This report shows key business indicator ratios across all lines of businesses and underlying products through a time series. The key ratio indicator report contains various report level filters such as Claim Ratio, Expense Ratio, Claim Settlement Ratio, and Underwriting Balance Ratio, and can be viewed by individual ratio or all ratios together. This report can be analyzed over various periods, entities, and regions Line of Businesses selected from page-level prompts.

Figure 266: Ratios

6.1.1.2 Performance Overview Tab

All reports on this tab focus on the policy performance perspective. The reports represent business performance through a policy performance perspective. The filters of this tab include:
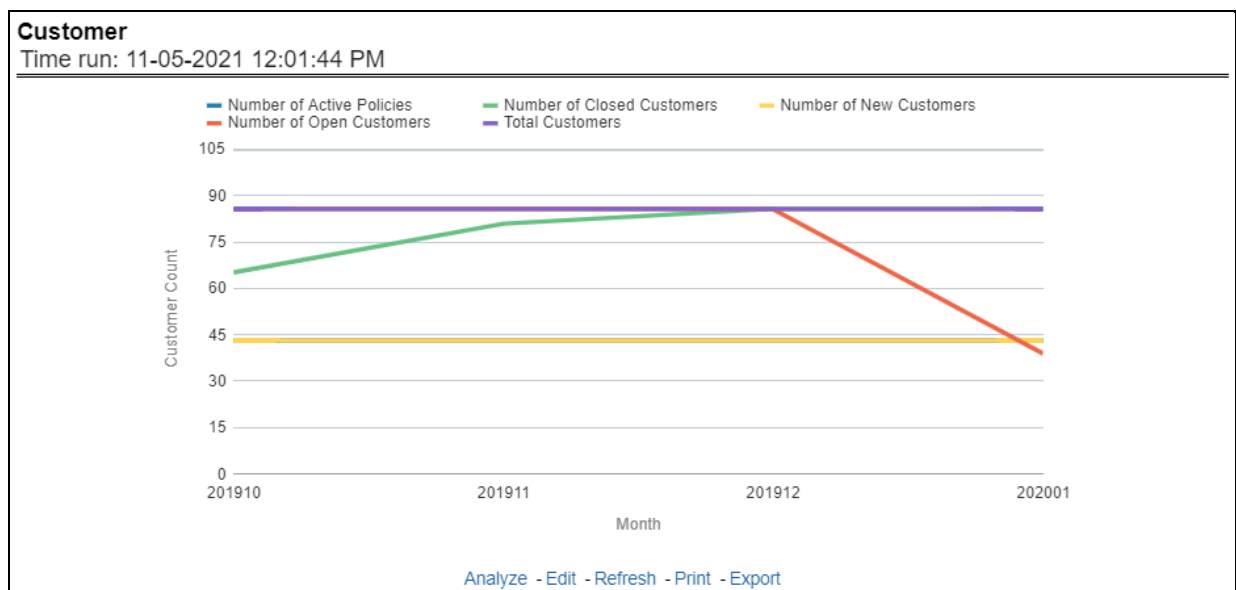
- Time

- Company

- RegionLine of Business

- Product

The various reports available under this tab are discussed in the following sections.

6.1.1.2.1 Customer

This trend report provides enterprise-wide performance with customer and policy information overtime a period. Various performance metrics-based measures, for example, the Number of New Customers, Number of Closed Customers, and so on for the reporting period selected, are compared with the previous periods and displayed. It shows enterprise performance through customers and policies. This report can be viewed and tracked through control areas like Time, Company, and Region, Line of Business, and Product.

Figure 267: Customer

6.1.1.2.2 Income Statement

At an enterprise level, performance through various financial indicators can be tracked through an Income Statement. This helps to understand the company's financial position at a given point in time. This report can be analyzed over various periods, entities, and Region, LOB, and Products selected from page-level prompts. The values are in a table.
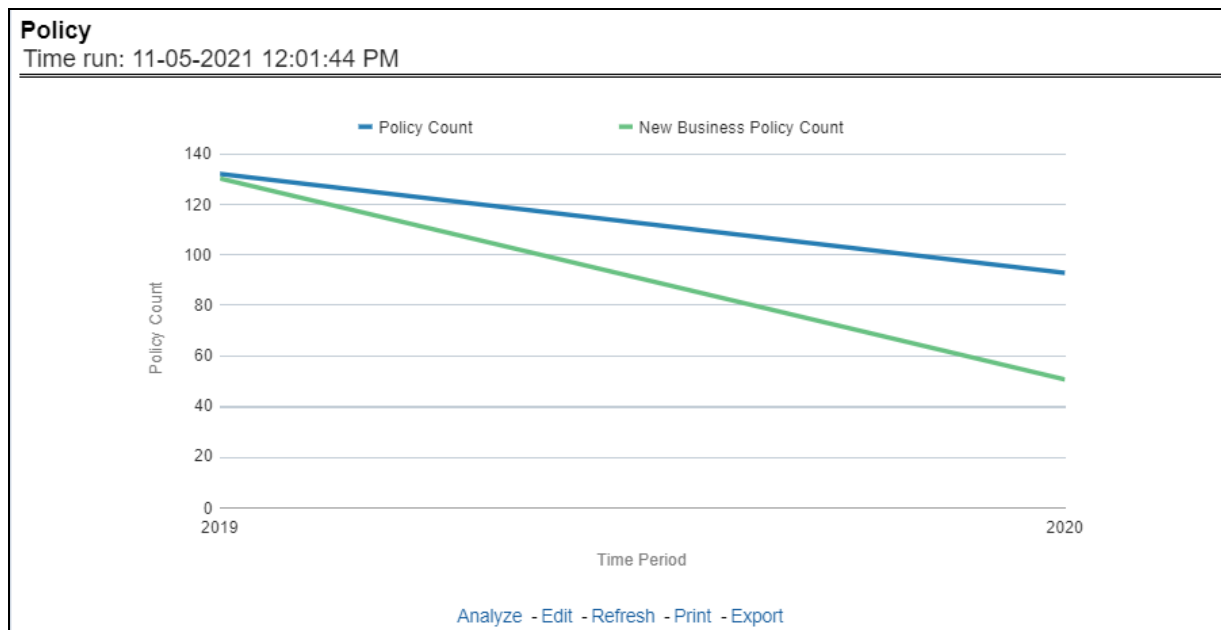
Figure 268: Income Statement

6.1.1.2.3   Policy

This report shows counts of policies and count of new business policies for all lines of businesses and underlying products through a time series. This report can be analyzed over various periods, entities, and regions, LOB, and products selected from page-level prompts.

Figure 269: Policy

6.1.1.2.4   Premium Trends

This report shows a trend in revenue through different types of premium, for example, Written Premium, Earned Premium, and Ceded Premium, at an enterprise level, for all lines of businesses and underlying products through a time series. The Premium Trends report contains the following report level filters:

- Written Premium

- Earned Premium

- Collected Premium

- Uncollected Earned Premium

- Retained Premium

- Ceded Premium

This report can be viewed by individual premium type or all types together through a line graph. This report can be analyzed over various periods, entities, lob, product, and region selected from page-level prompts.

Figure 270: Premium Trends
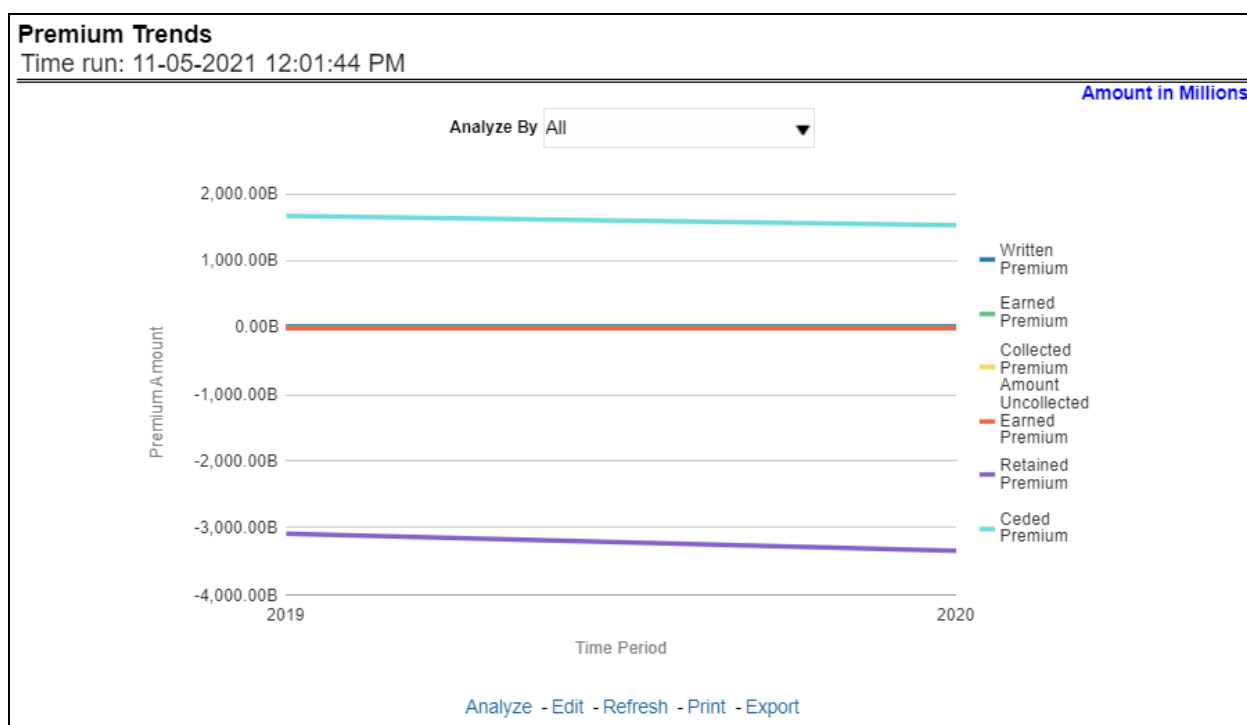
6.1.1.2.5   Written Premium versus Earned Premium Trend

This report shows the trend in revenue and a comparison between Written Premium and Earned Premium, at an enterprise level, for all lines of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through filters like Lines of business and Products for more granularities, through a stacked bar graph. This report can be analyzed over various periods, entities, and Region, lob, and products selected from page-level prompts.

Figure 271: Written Premium vs. Earned Premium Trend

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Written Premium Vs. Earned Premium Trend
Time run: 11-05-2021 12:01:44 PM

Amount in Millions

Analyze By All ▼

■ Earned Premium   ■ Written Premium

8,000.00M ─────────────────────────────

7,000.00M ─────────────────────────────

6,000.00M

5,000.00M

Amount 4,000.00M

3,000.00M

2,000.00M

1,000.00M

0.00M ──────────────────────────────
            2019   2020
                  Time Period

Analyze - Edit - Refresh - Print - Export

6.1.1.2.6   Earned Premium versus Uncollected Earned Premium

This report shows a trend in the actual collection of earned premium through a comparison between earned premium, collected premium, and uncollected earned premium. This report shows at an enterprise level, for all lines of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through filters like Lines of business and Products for more granularities. The values are in a stacked bar graph. This report can be analyzed over various periods, entities, and regions selected from page-level prompts.
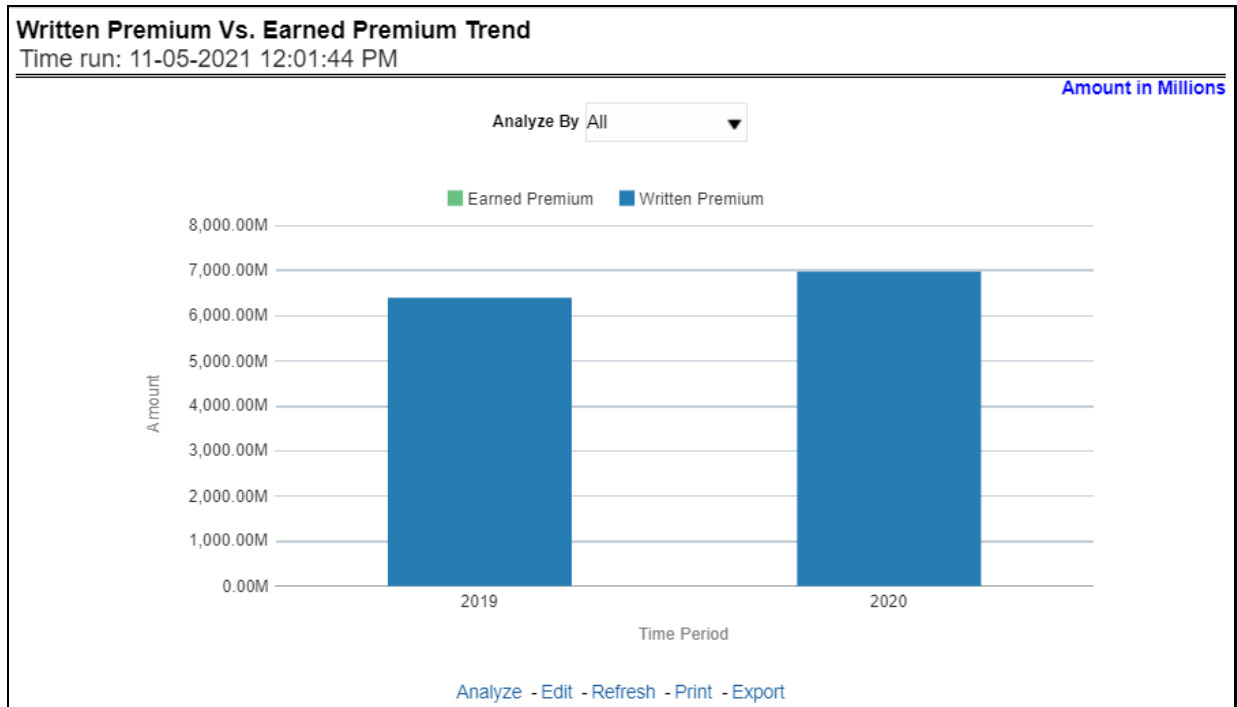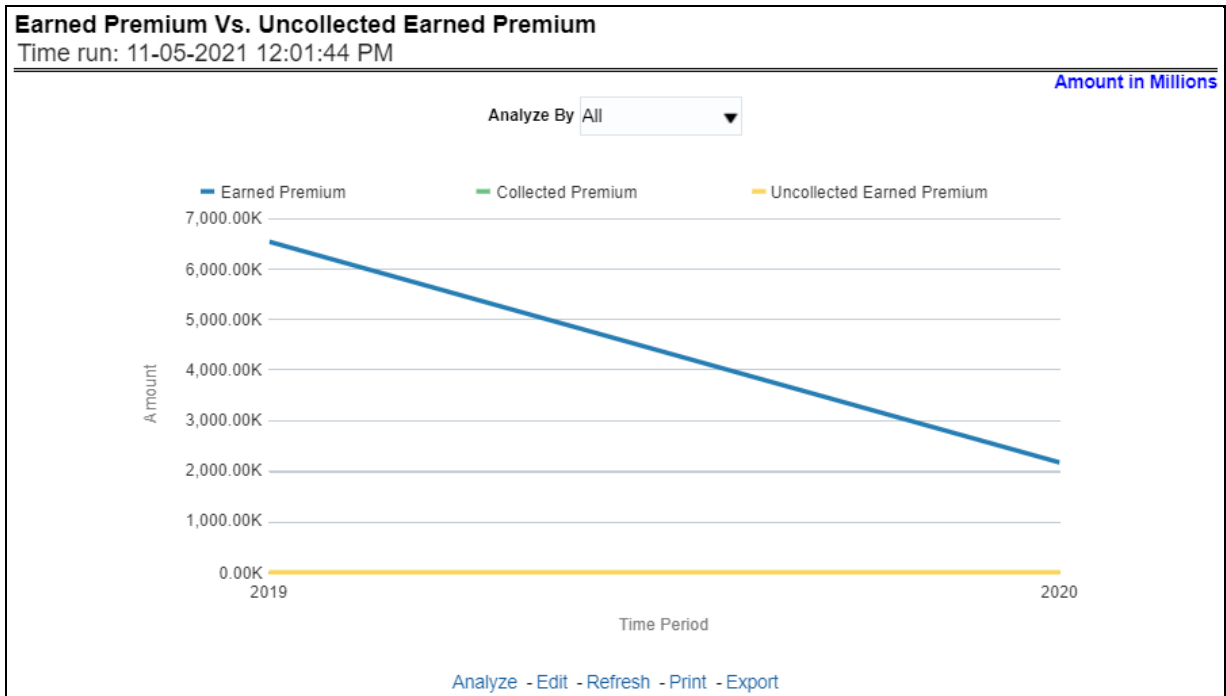
Figure 272: Earned Premium versus Uncollected Earned Premium

6.1.1.2.7   Policy Expense Summary Trend

This report shows policy-related expenses under different expense heads at an enterprise level, for all lines of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through report level filters like Lines of business and Products for more granularities. The values are in a clustered bar graph. This report can be analyzed over various periods, entities, and regions selected from page-level prompts.
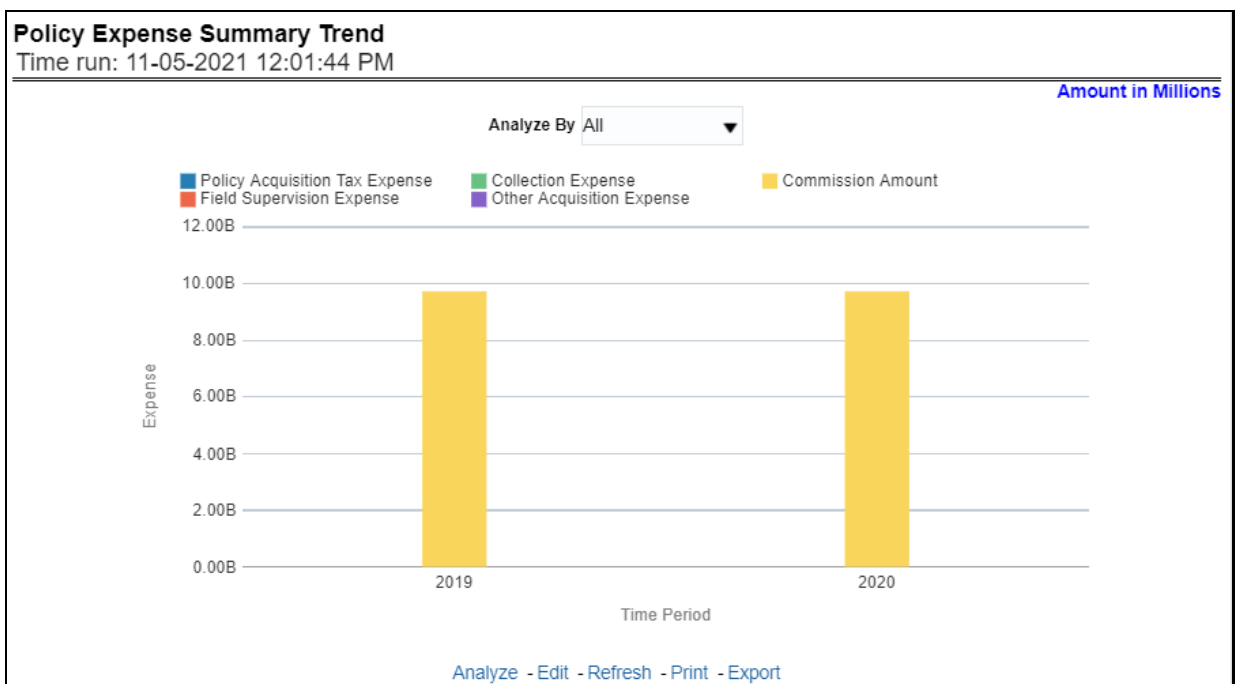
Figure 273: Policy Expense Summary Trend

6.1.1.2.8   New Business Quote Count

This report shows the number of quotes generated for new business, at an enterprise level, for all lines of businesses and underlying products through a time series. This report can be analyzed over various periods, entities, lob, product, and regions selected from page-level prompts.

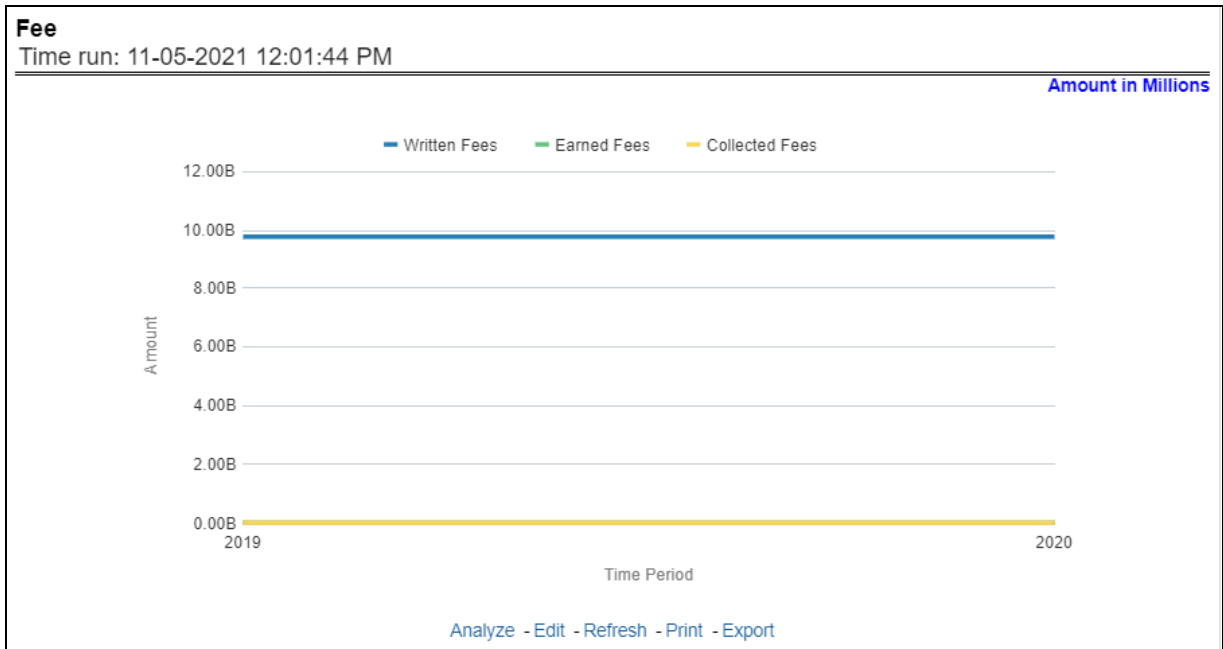**Figure 274: New Business Quote Count**
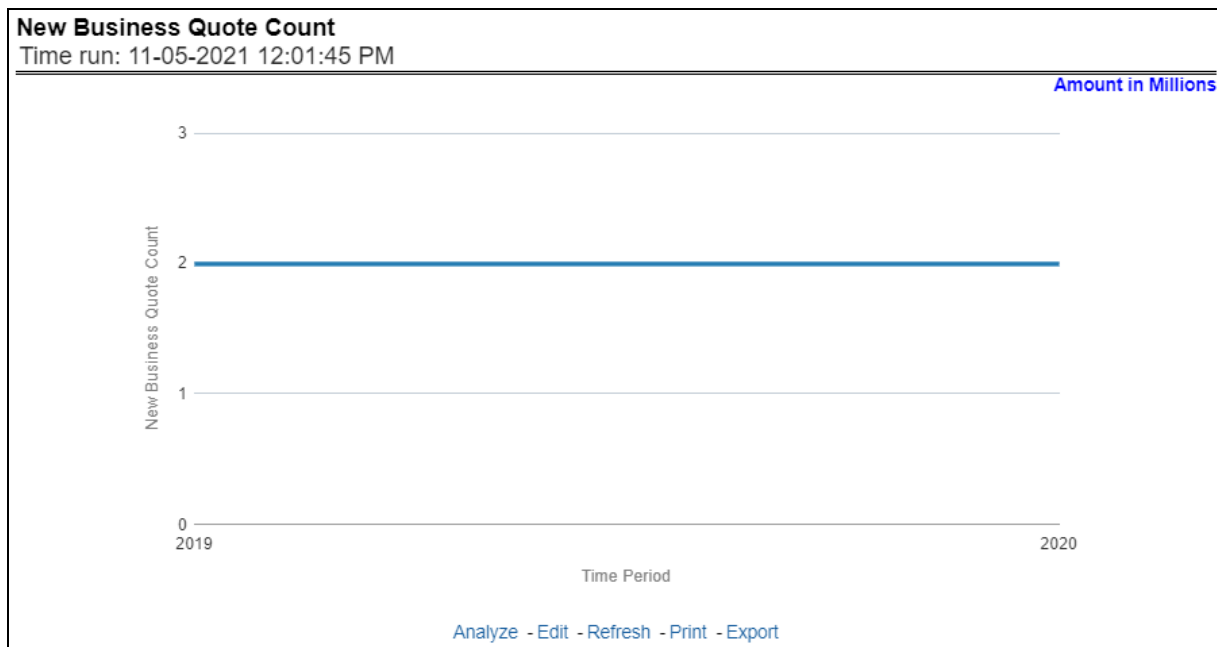
6.1.1.2.9   Fee

This report shows fee income generated, earned, collected, and refunded, at an enterprise level, for all lines of businesses and underlying products through a time series. This report can be analyzed over various periods, entities, Lob, Product, and regions selected from page-level prompts.

Figure 275: Fee

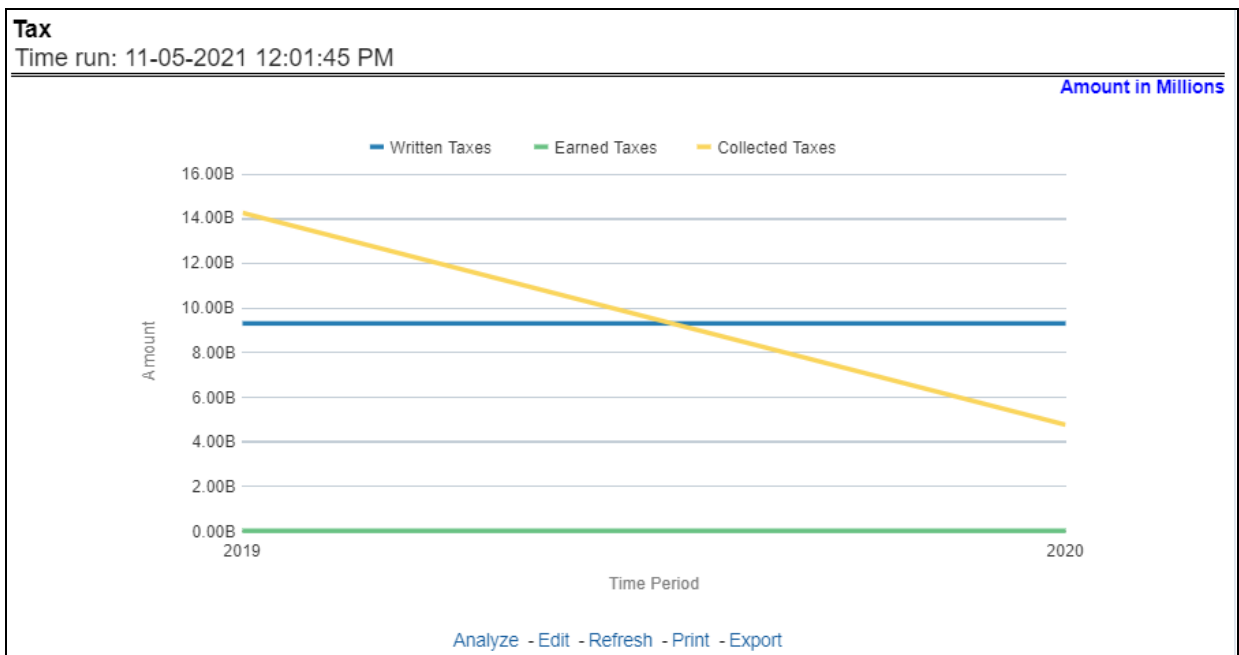#### 6.1.1.2.10 Tax

This report shows the premium tax trend for tax generated, earned, and collected, at an enterprise level, for all lines of businesses and underlying products through a time series. This report can be analyzed over various periods, entities, Lob, Product, and Regions selected from page-level prompts.

Figure 276: Tax

6.1.1.2.11 Policy Expense versus Claim Expense

This trend report shows a comparison between policy expenses and claim expenses, at an enterprise level, for all lines of businesses and underlying products through a time series. This report can be analyzed over various periods, entities, Lob, Product, and regions selected from page-level prompts.
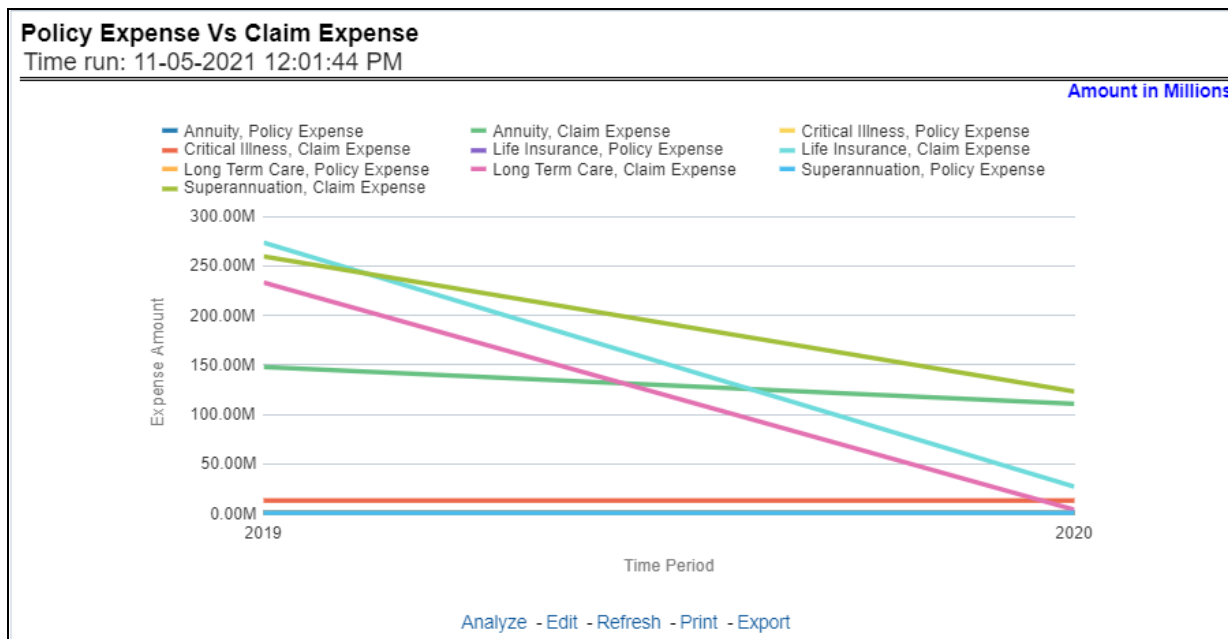
**Figure 277: Policy Expense versus. Claim Expense**

6.1.1.2.12 Claim Payment versus Recovery Trends

This report shows a comparison between claim payments and recoveries made as well as the trend in various types of recoveries at an enterprise level, for all lines of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through the following report level filters for more granularities:

- Claim Payments
- All recovery Payments
- Fraud Recovery
- Litigation Recovery
- Reinsurance Recovery

The values are in a line graph. This report can also be analyzed over various periods, entities, Lob, Product, and regions selected from page-level prompts

Figure 278: Claim Payment versus Recovery Trends
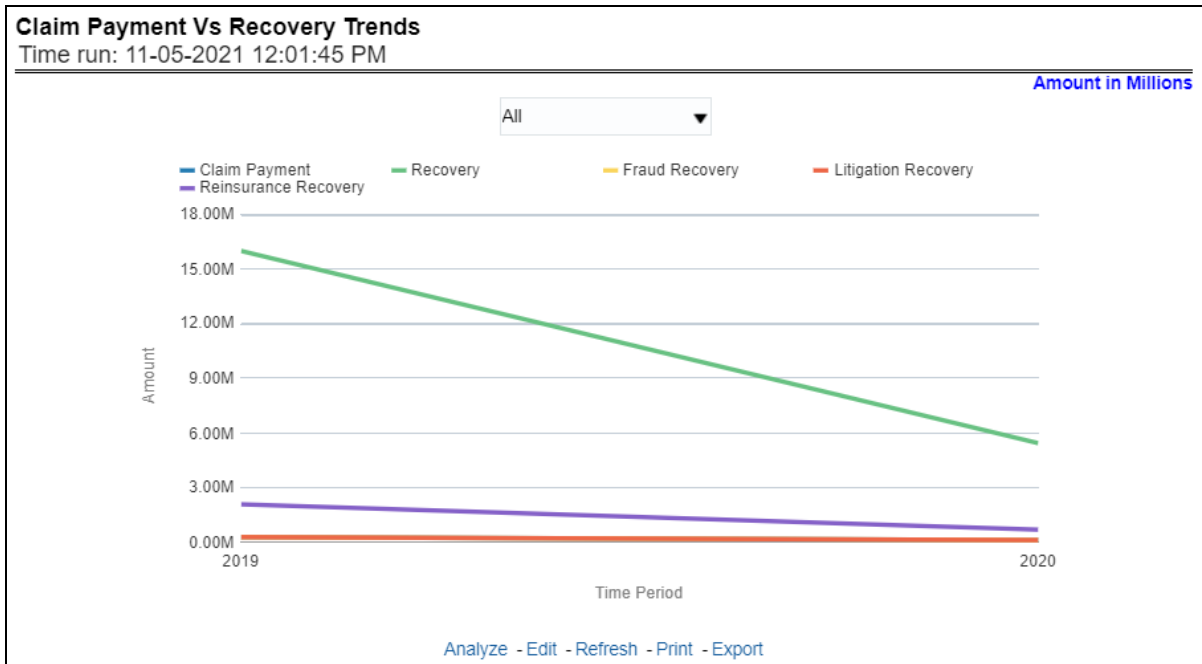
6.1.1.2.13 Claim Expense Summary Trend

This report shows a trend and comparison between various types of claim expenses at an enterprise level, for all lines of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through the report level filters, Lines of business and products, for more granularities. The values are in a clustered bar graph. This report can also be analyzed over various periods, entities, Lob, Product, and regions selected from page-level prompts.

Figure 279: Claim Expense Summary Trend
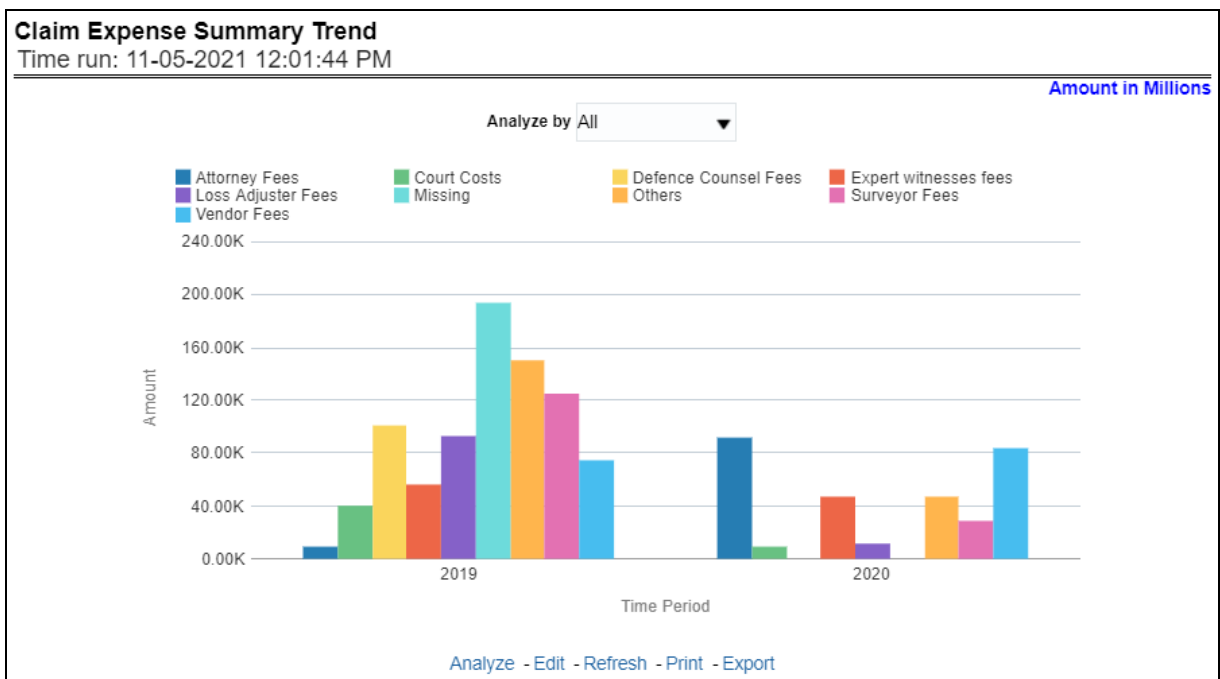
6.1.1.2.14 Claim and Expense

This report shows a trend and comparison between underwriting expense and various types of claim expenses along with actual claim payments, claim ratio, expense ratio, and litigation expenses at an enterprise level, for all lines of businesses and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various periods, entities, and regions selected from page-level prompts.

Figure 280: Claim and Expense

6.1.1.2.15 Claim Recovery

This report shows a trend in various types of recoveries as well as the extent of recoveries against paid losses, at an enterprise level, for all lines of businesses and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various periods, entities, lob, products, and regions selected from page-level prompts.
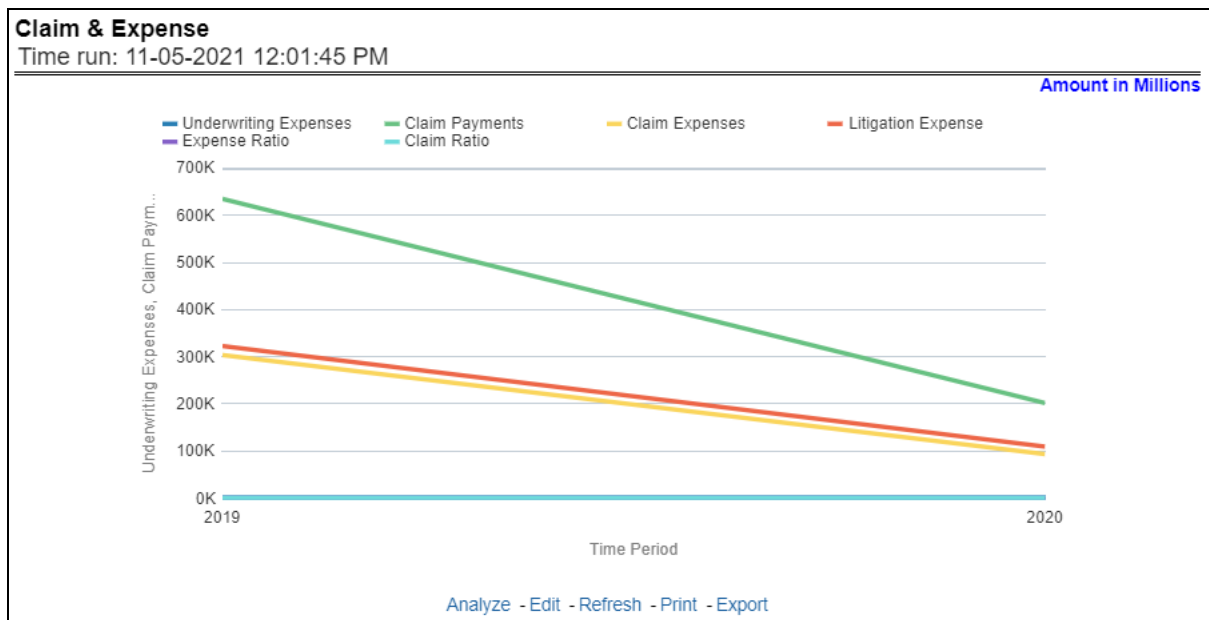
Figure 281: Claim Recovery

6.1.1.2.16 Key Performance Ratios

This report shows the trend in various key performance metrics, that is, operating ratio, commission ratio, net retention ratio, claim ratio, and so on for all lines of businesses and underlying products over a selected period. Values are in a line graph. This report can also be analyzed over various periods, entities, lob, products, and regions selected from page-level prompts.
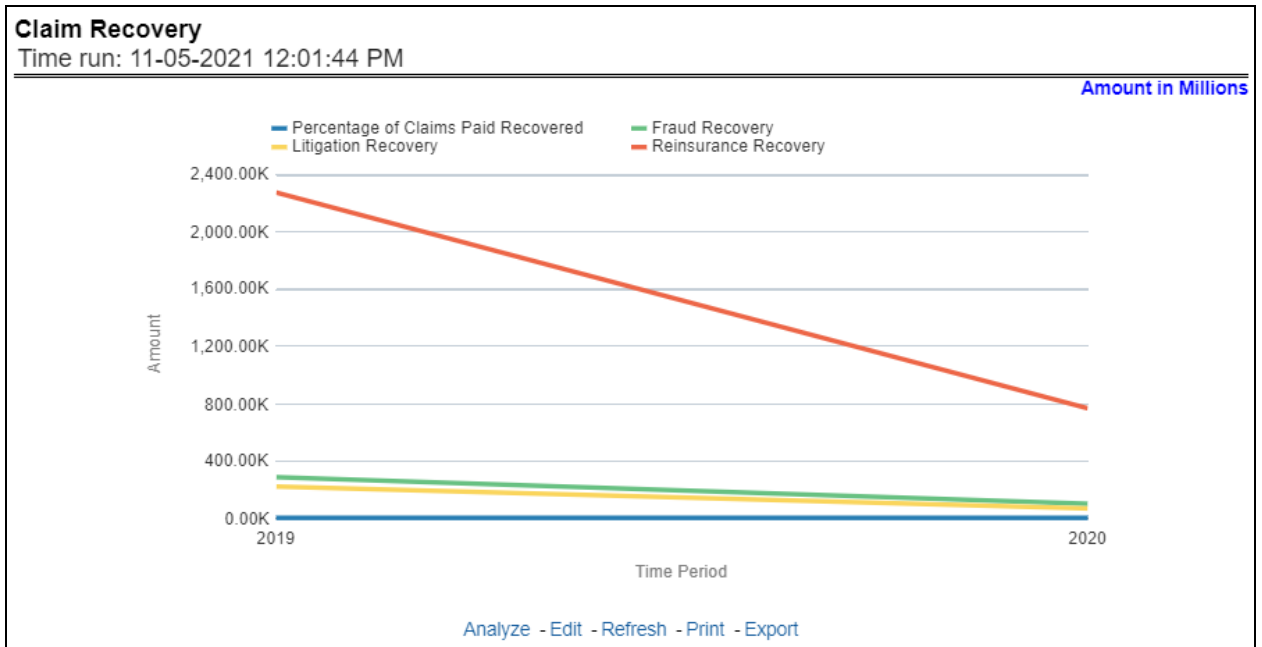
Figure 282: Key Performance Ratios

6.1.1.2.17   Key Performance Indicators for Policy

This report shows the trend in two key policy performance indicators that is the gross premium growth rate and attrition ratio, for all lines of businesses and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various periods, entities, lob, products, and regions selected from page-level prompts.
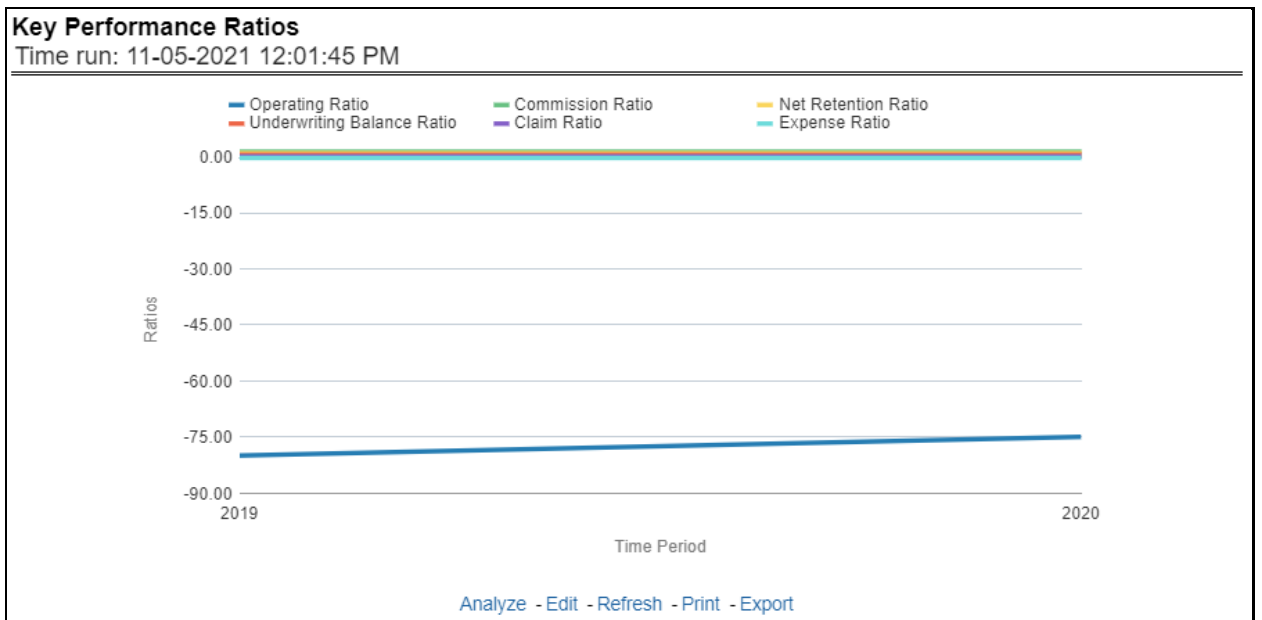
Figure 283: Key Performance Indicators for Policy

6.1.1.2.18   Key Performance Indicators for Claims

This report shows a trend in two key claim performance indicators, average values of claim frequency and claim severity, for all lines of businesses, and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various periods, entities, lob, products, and regions selected from page-level prompts.
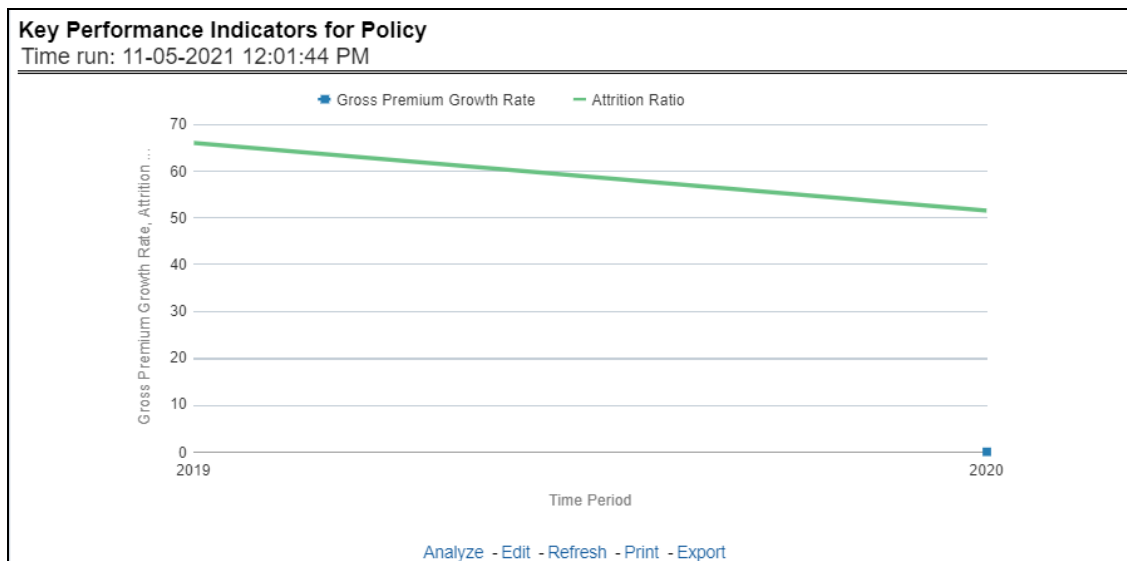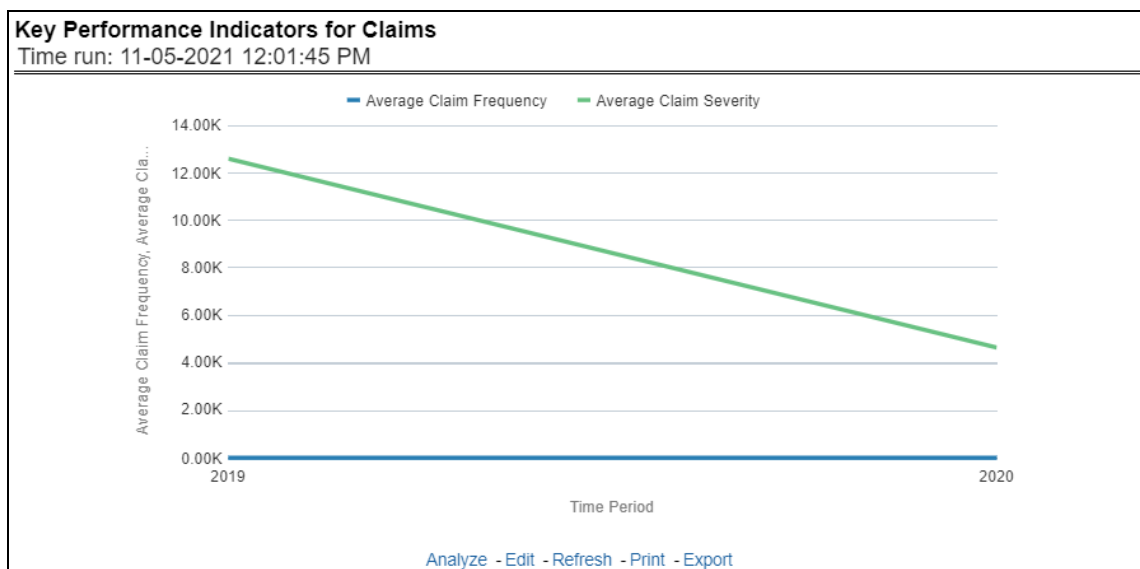
Figure 284: Key Performance Indicators for Claims

6.1.1.3   Lines of Business Overview Tab

The Lines of business overview tab includes reports that focus on an overview of Key Performance Indicators for Lines of businesses. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis.

Following are the filters available for this tab:

- Time

- Company

- Lines of business

- Region

The various reports available under this tab are discussed in the following sections.

6.1.1.3.1   Customer Distribution by Policy Status

This report provides customer and policy information through time series. Various performance metrics-based measures, for example, the Number of New Customers, Number of Closed Customers, and so on for the reporting period selected, are displayed on a year-on-year basis. This report can be analyzed over various periods, entities, regions, and lines of business selected from page-level prompts.

Figure 285: Customer Distribution by Policy Status
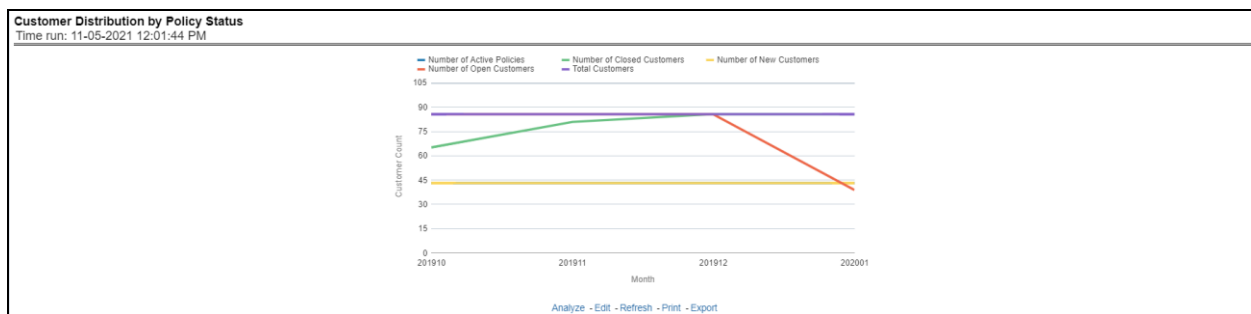
6.1.1.3.2   Top 10 Lines of Business for In-force Premium and Policy Count

This report provides ranking for the Top 10 lines of businesses in terms of in-force written premium and policy count with previous period ranking.

Figure 286: Top 10 Lines of Business for In-force Premium and Policy Count

Top 10 Line of Business for In force Premium and Policy Count
Time run: 11-05-2021 12:20:40 PM

Amount in USD

Time Period	Rank	Line of Business	In force Premium	Previous Rank
▶ 2019	1	Superannuation	3,641,286,059.10	
	2	Long Term Care	1,800,775,423.80	
	3	Annuity	732,277,203.60	
	4	Critical Illness	112,128,878.70	
	5	Disability	95,067,868.50	
	6	Life Insurance	535,256.74	
▶ 2020	1	Superannuation	3,926,687,817.60	1
	2	Long Term Care	2,125,453,222.50	2
	3	Annuity	639,865,926.00	3
	4	Critical Illness	180,879,199.80	4
	5	Disability	85,198,496.10	5
	6	Life Insurance	535,256.74	6

Analyze - Edit - Refresh - Print - Export

6.1.1.3.3 Bottom 10 Lines of Business for In-force Premium and Policy Count

This report provides ranking for the Bottom 10 lines of businesses in terms of in-force, written premium, and policy count with previous period ranking.

Figure 287: Bottom 10 Lines of Business for In-force Premium and Policy Count

Bottom 10 Line of Business for In- Force Premium and Policy Count
Time run: 11-05-2021 12:20:40 PM

Amount in USD

| Time Period	Rank	Line of Business	In force Premium	Previous Rank
▶ 2019	1	Life Insurance	535,256.74	
	2	Disability	95,067,868.50	
	3	Critical Illness	112,128,878.70	
	4	Annuity	732,277,203.60	
	5	Long Term Care	1,800,775,423.80	
	6	Superannuation	3,641,286,059.10	
▶ 2020	1	Life Insurance	535,256.74	1
	2	Disability	85,198,496.10	2
	3	Critical Illness	180,879,199.80	3
	4	Annuity	639,865,926.00	4
	5	Long Term Care	2,125,453,222.50	5
	6	Superannuation	3,926,687,817.60	6

Analyze - Edit - Refresh - Print - Export

6.1.1.3.4 Policy Distribution

This report provides a policy count of all active policies through a time series.
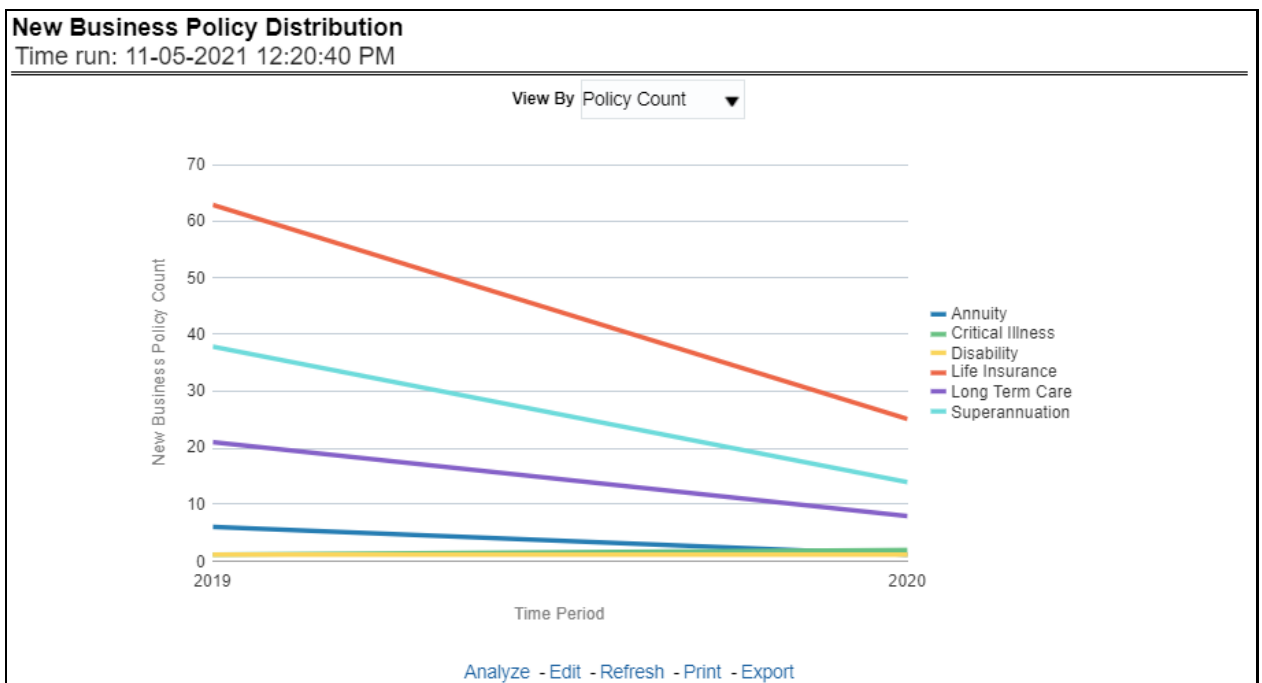
Figure 288: Policy Distribution
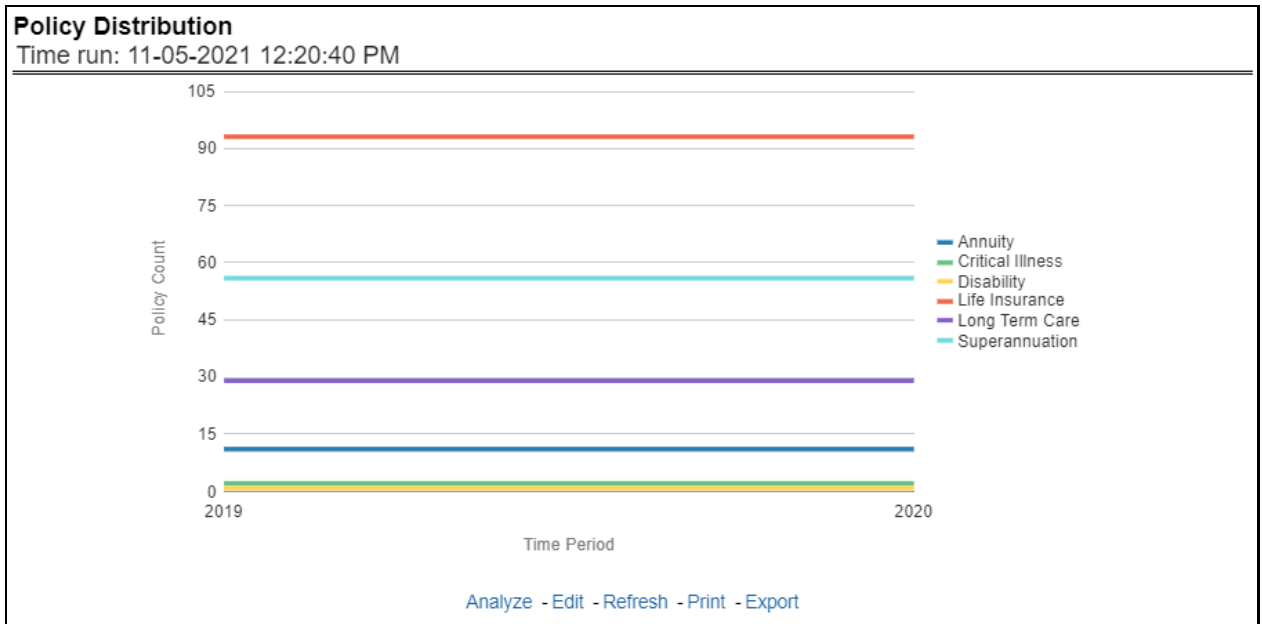
6.1.1.3.5 New Business Policy Distribution

This report provides Policy Count or Written Premium for all new business policies, as selected from the report level view option, during the reporting period across Lines of business through time series.

Figure 289: New Business Policy Distribution



6.1.1.3.6 Policy Attrition

The objective of the report is to show Attrition Policy Count (Lost) and Attrition Written Premium (lost business across Lines of businesses over a period. The Attrition Policy count and attrition written premium

values can be filtered and analyzed through report level filters on various attrition types, for example, Cancellation, nonrenewal, and expiration.

Figure 290: Policy Attrition
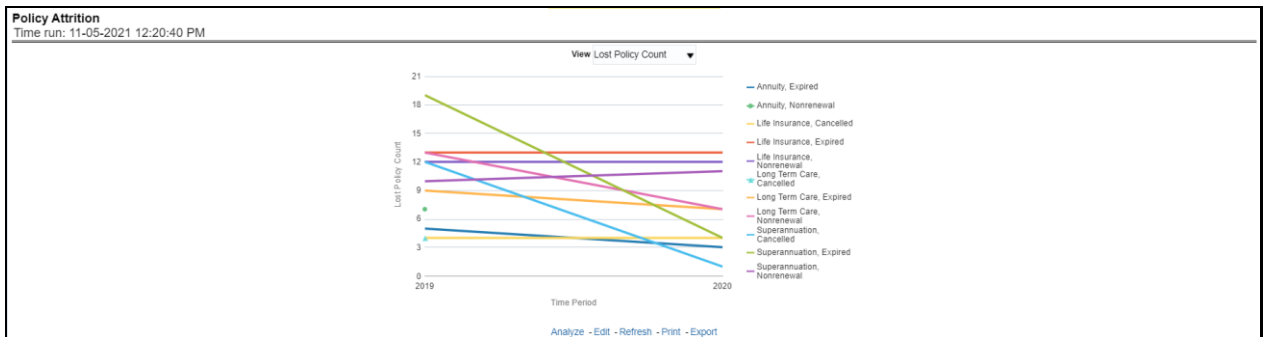
6.1.1.3.7   Quote Declines

The objective of the report is to show the count of quote declines across lines of businesses. This report displays declines by various quote types through a time series. The report can be analyzed by all declined quotes as well as by various quote types, that is, New Business Quotes, Endorsement Quotes, Renewal Quotes, Reinstatement Quotes, and Cancellation Quotes.

Figure 291: Quote Declines
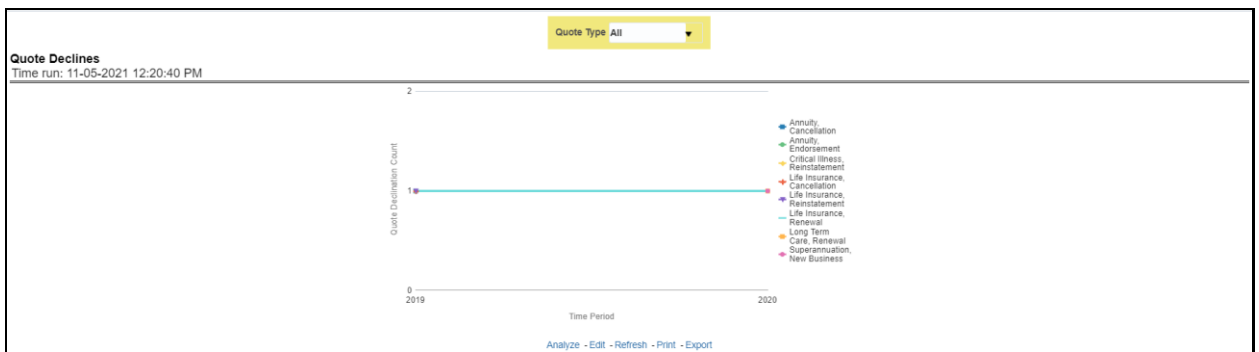
6.1.1.3.8   Top Policy Attrition Reasons

The objective of the report is to show the top three attrition reasons for each attrition type, that is, Cancellation, Nonrenewal, and Expiration in terms of percentage contribution to total attrition across Lines of businesses. These are reported for all lines of businesses in which the insurer writes business.

Figure 292: Top Policy Attrition Reasons

Top Policy Attrition Reasons
Time run: 11-05-2021 12:20:40 PM

Type	Rank	Reason	Previous Rank	Annuity	Critical Illness	Disability	Life Insurance	Long Term Care	Superannuation
Top Cancellation Reasons	1	MSG					1.08%	4.84%	6.48%
	2	OTH					3.23%	1.61%	4.63%
Top Expiration Reasons	1	MSG		20.00%			9.68%	12.90%	5.56%
	2	OTH		8.00%			4.30%	6.45%	14.81%
Top Nonrenewal Reasons	1	MSG		16.00%			8.60%	17.74%	8.33%
	2	OTH		12.00%			4.30%	11.29%	8.33%
	1	MSG		24.00%	50.00%	100.00%	35.48%	27.42%	25.93%
	2	OTH		20.00%	50.00%		33.33%	17.74%	25.93%

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6.1.1.3.9 Lines of Business Claim Ratio Trend

This Report shows the Claim Ratio Trend across all or selected lines of businesses through a time series trend graph.
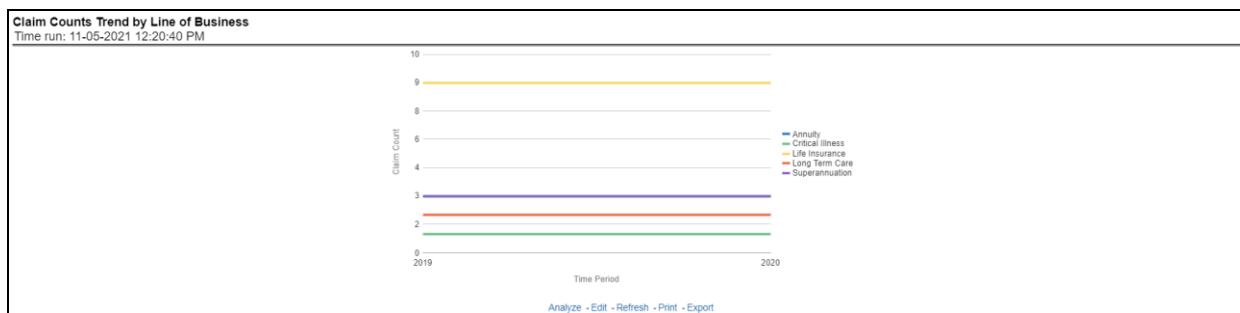
Figure 293: Lines of Business Claim Ratio Trend
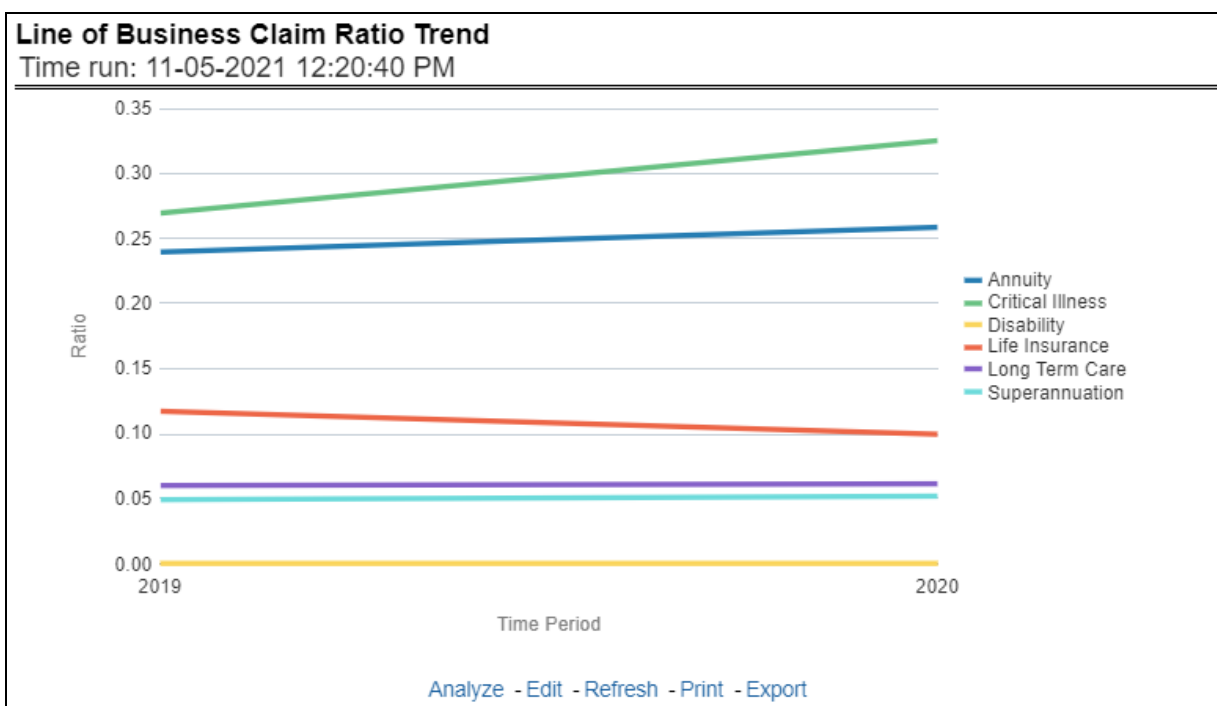
6.1.1.3.10 Claim Counts Trend by Lines of Business

This report displays the count of claims through a time series for all of the selected lines of businesses.

Figure 294: Claim Counts Trend by Lines of Business

Claim Counts Trend by Line of Business
Time run: 11-05-2021 12:20:40 PM

6.1.1.4 Lines of Business Performance Tab

The Lines of business performance tab includes reports that focus on the Performance of each Line of business. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. The filters include:

- Time

- Company

- Lines of business

- Region

The various reports available under this tab are discussed in the following sections.

6.1.1.4.1 Line of Business Profit and Loss

This tabular report provides a snapshot of financial profitability by all or specific lines of business selected for the period. The financial performance window displays net income through premium, expenses through claims, and benefits paid with overall profitability. This report also shows the previous period figures along with a variance between the current and the previous period.

Figure 295: Line of Business Profit and Loss

6.1.1.4.2 Claim Settlement Ratio

This Report shows the claim settlement ratio for all selected lines of business for all or selected regions through a time series line graph. The purpose of this report is to analyze efficiency in claim settlement. The report can be viewed over various periods selected from the page level prompt.

**Figure 296: Claim Settlement Ratio**

Claim Settlement Ratio
Time run: 11-05-2021 3:24:19 PM

Analyze - Edit - Refresh - Print - Export
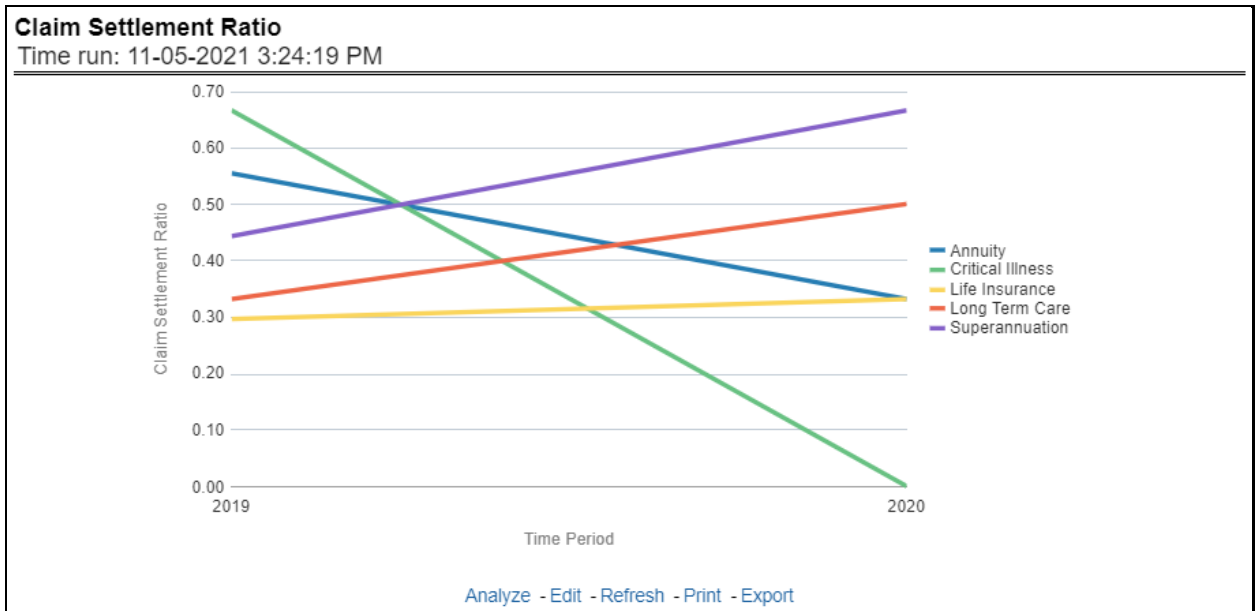
6.1.1.4.3 Operating Ratio

This report shows the operating ratio for all or selected lines of business through a time series. This report can be viewed over various periods, entities, Lobs, and regions selected from page-level prompts.

Figure 297: Operating Ratio

Operating Ratio
Time run: 11-05-2021 3:24:19 PM

Analyze - Edit - Refresh - Print - Export
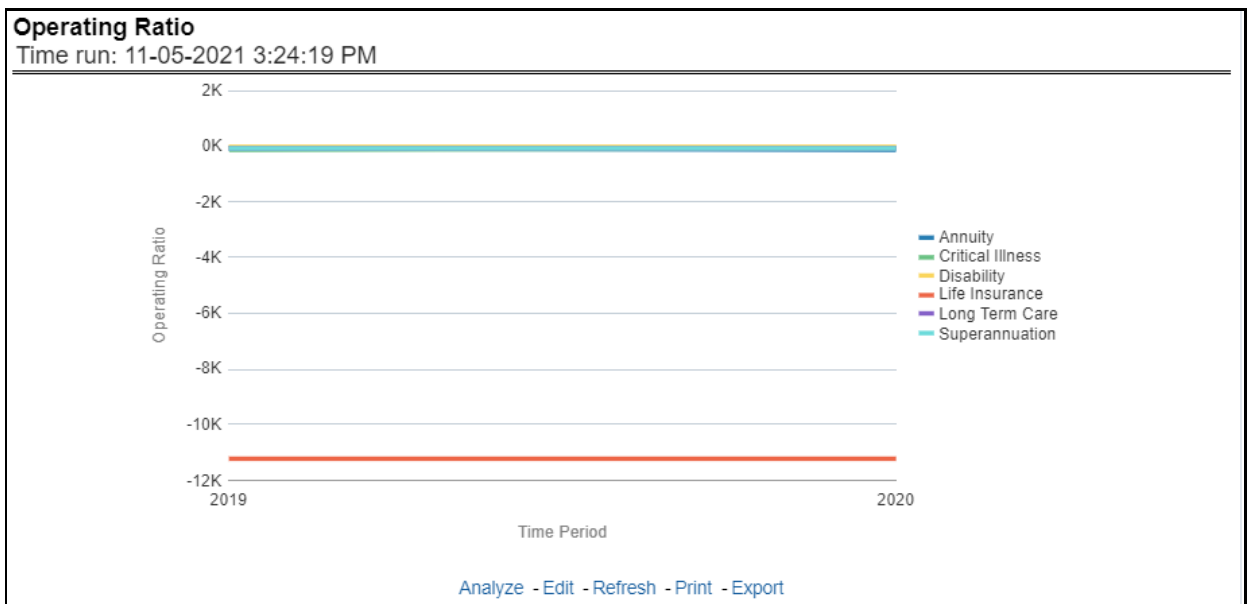
6.1.1.4.4 Expense Ratio

This report shows the expense ratio for all or selected lines of business through a time series. This report can be viewed over various periods, entities, lobs, and regions selected from page-level prompts.

Figure 298: Expense Ratio

Expense Ratio
Time run: 11-05-2021 3:24:19 PM

6.1.1.4.5 Claim Ratio

This Report shows the claim ratio for all selected lines of business for all or selected regions through a time series line graph. The purpose of this report is to analyze claims profitability and efficiency. The report can be viewed over various periods selected from the page level prompt.

Figure 299: Claim Ratio

Claim Ratio
Time run: 11-05-2021 3:24:19 PM

6.1.1.4.6 Net Retention Ratio

This report shows the net retention ratio for all or selected lines of business through a time series. This report can be viewed over various periods, entities, Lobs, and regions selected from page-level prompts.
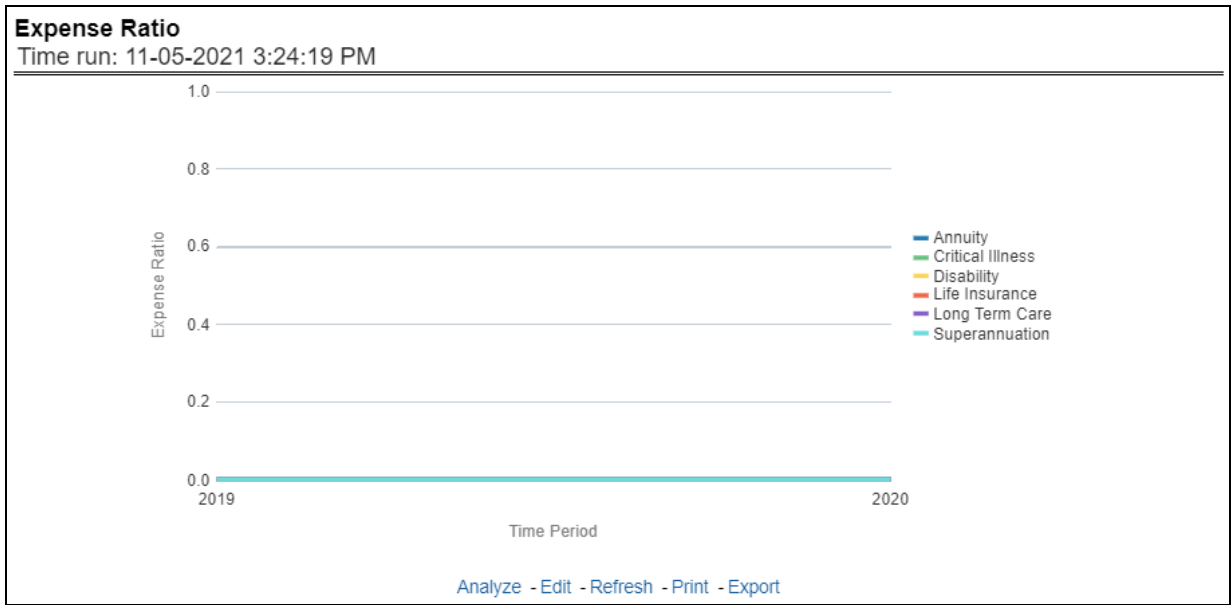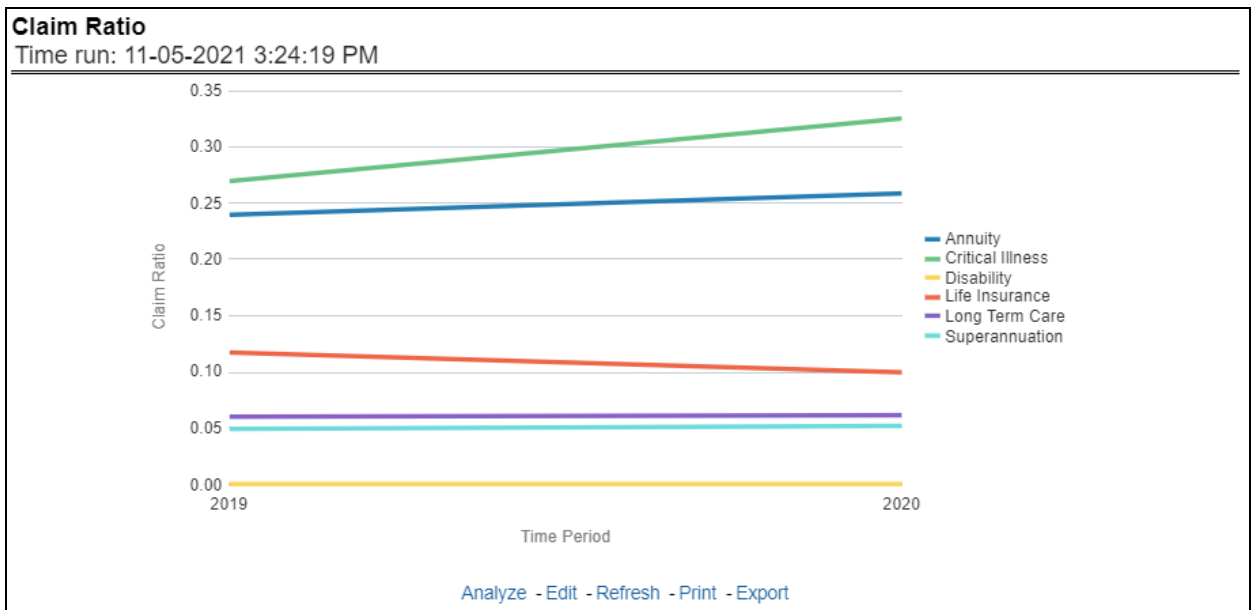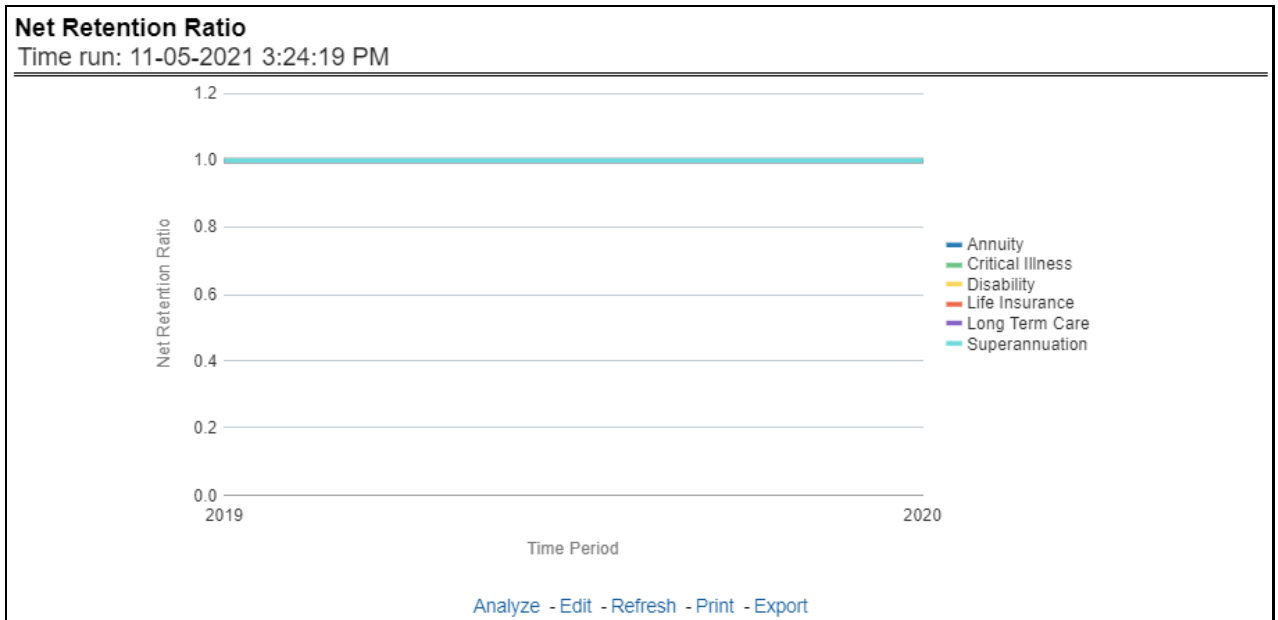
Figure 300: Net Retention Ratio

Net Retention Ratio
Time run: 11-05-2021 3:24:19 PM

Analyze - Edit - Refresh - Print - Export

6.1.1.4.7 Commission Ratio

This report shows the commission ratio for all or selected lines of business through a time series. This report can be viewed over various periods, entities, Lobs, and regions selected from page-level prompts.

Figure 301: Commission Ratio

Commission Ratio
Time run: 11-05-2021 3:24:19 PM

Analyze - Edit - Refresh - Print - Export

6.1.1.4.8 Average Earned Premium Growth

This report shows the growth in average earned premium for all or selected lines of business through a time series. This report can be viewed over various periods, entities, Lobs, and regions selected from page-level prompts.
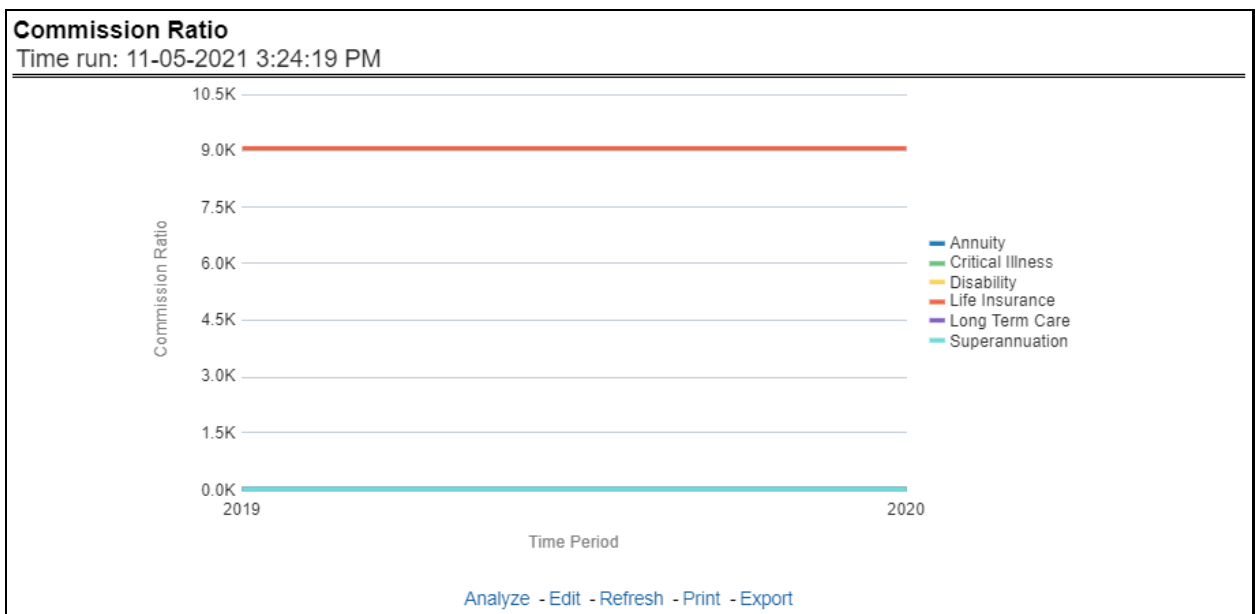
Figure 302: Average Earned Premium Growth

6.1.1.4.9 Average Policy Growth

This report shows growth in policy premium for all or selected lines of business through a time series. This report can be viewed over various periods, entities, and regions selected from page-level prompts.
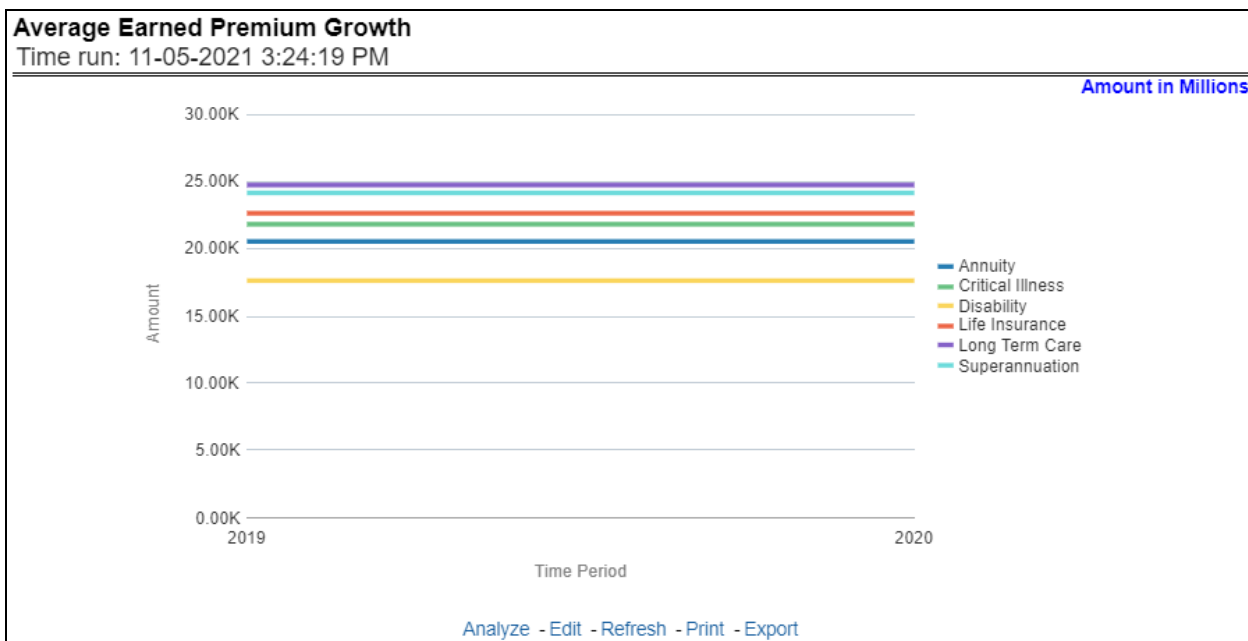
Figure 303: Average Policy Growth

6.1.1.4.10 Average Claim Frequency

This report shows the average number or frequency of reported claims for all or selected lines of business through a time series. This report can be viewed over various periods, entities, lobs, and regions selected from page-level prompts.

Figure 304: Average Claim Frequency

Average Claim Frequency
Time run: 11-05-2021 3:24:19 PM

6.1.1.4.11 Average Claim Severity

This report shows the average size or severity of reported claims for all or selected lines of business through a time series. This report can be viewed over various periods, entities, lobs, and regions selected from page-level prompts.
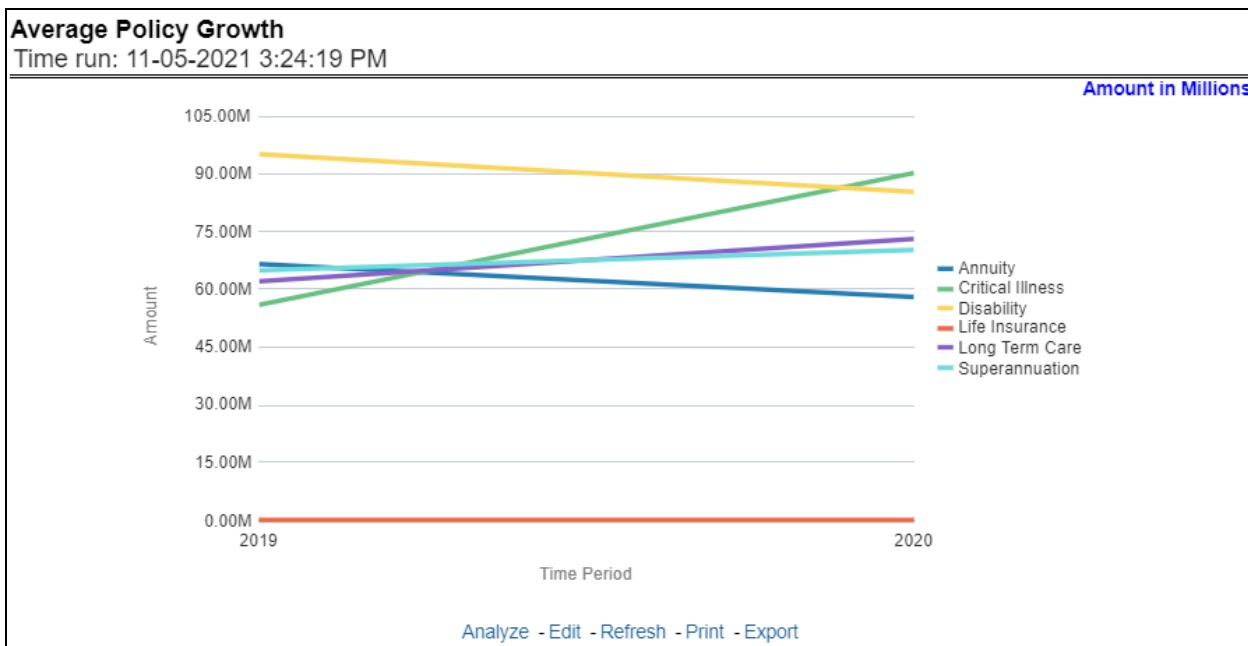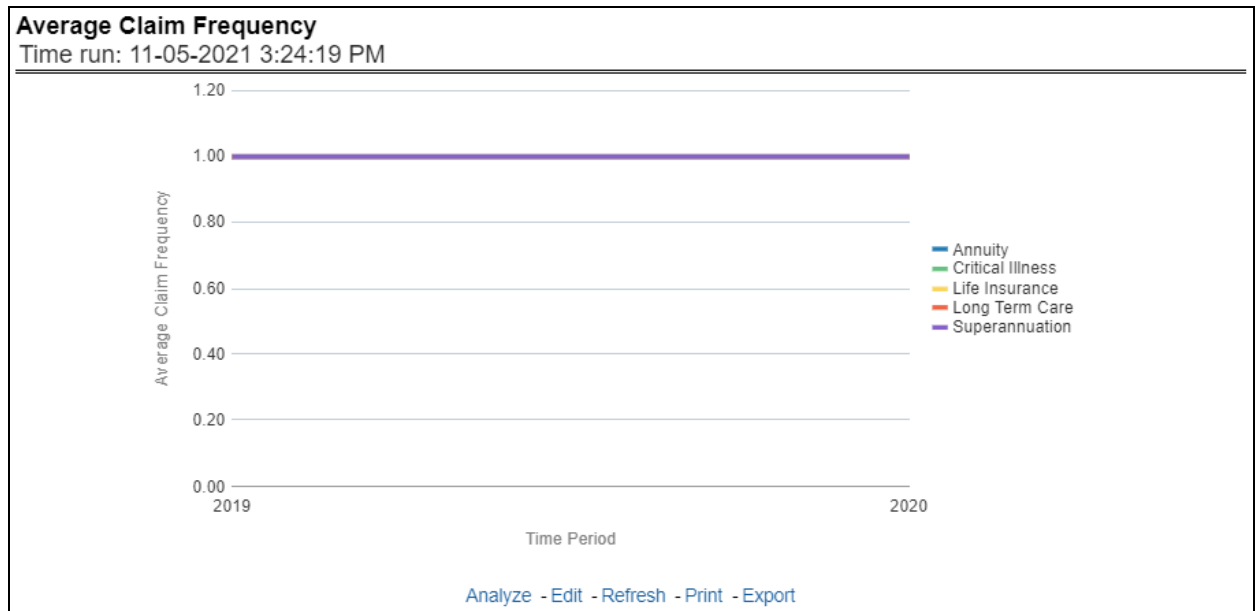
Figure 305: Average Claim Severity

Average Claim Severity
Time run: 11-05-2021 3:24:19 PM
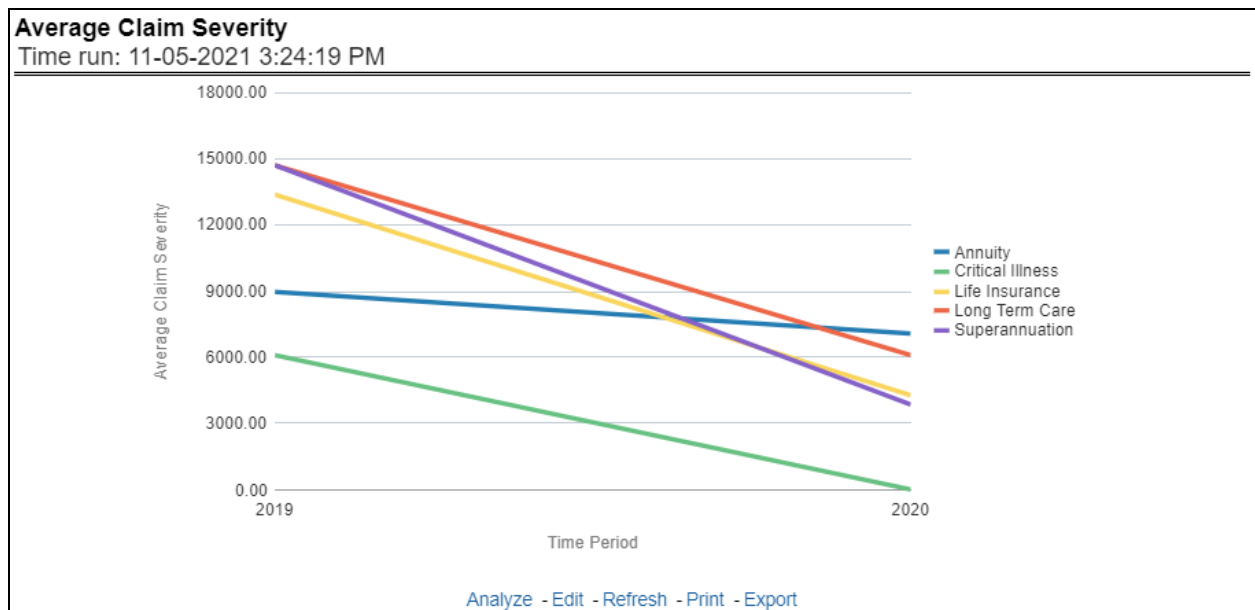
6.1.1.4.12 Top 10 Lines of Business Attrition

This report ranks the top ten lines of business in terms of various key attrition measures like loss policy count, lost written premium, and corresponding attrition ratio.

Figure 306: Top 10 Lines of Business Attrition

Top 10 Line of Business Attrition
Time run: 11-05-2021 3:24:19 PM

Time Hierarchy	Line of Business	Rank	Lost Written Premium	Lost Policy Count	Attrition Ratio	Previous Rank
▶ 2019	Superannuation	1	2,212,185,122.70	49	87.50	
	Long Term Care	2	630,409,759.80	23	79.31	
	Annuity	3	328,181,822.70	10	90.91	
	Life Insurance	4	265,289.03	45	48.39	
▶ 2020	Superannuation	1	2,125,244,048.70	32	57.14	1
	Long Term Care	2	1,369,348,040.70	19	65.52	2
	Annuity	3	185,508,083.40	3	27.27	3
	Life Insurance	4	265,289.03	45	48.39	4

Analyze - Edit - Refresh - Print - Export

6.1.1.4.13 Top 10 Claim Paying Lines of Business

This report ranks the top ten lines of business in terms of claim payments, Claims paid, and incurred.

Figure 307: Top 10 Claim Paying Lines of Business

Top 10 Claim Paying Line of Business
Time run: 11-05-2021 3:24:19 PM

Analyze - Edit - Refresh - Print - Export
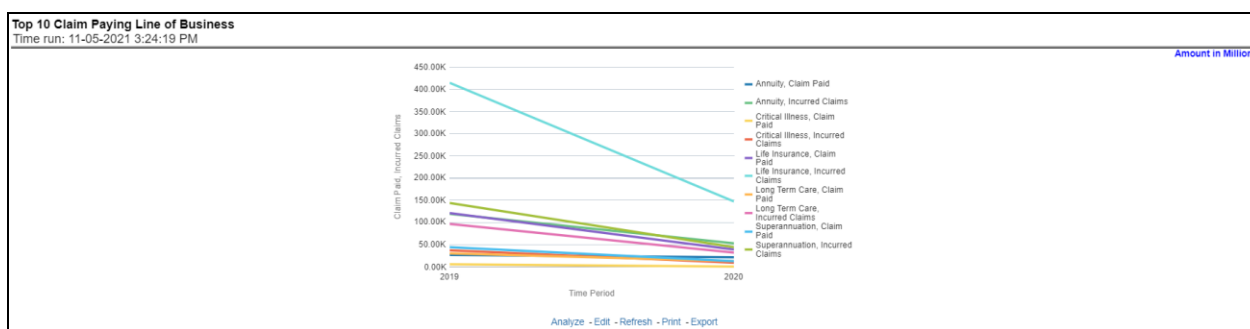
6.1.1.5 Product Overview Tab

The Product tab includes reports that focus on the overview of Performances for Products. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time
- Company
- Lines of business
- Products
- Region

The various reports available under this tab are discussed in the following sections.

6.1.1.5.1 Customer Distribution by Policy Status

This report provides customer and policy information through time series. Various performance metrics-based measures, for example, the Number of New Customers, the Number of Closed Customers, and so on for the reporting period selected, are displayed on a year-on-year basis. This report can be analyzed over various periods, entities, regions, products, and lines of business selected from page-level prompts.
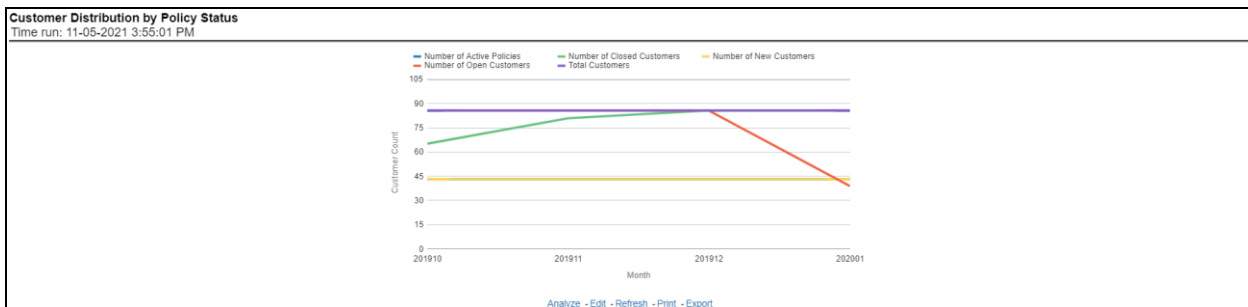
Figure 308: Customer Distribution by Policy Status

6.1.1.5.2 Top 10 Products for In-force Premium and Policy Count

This report provides ranking for Top 10 products in terms of in-force written premium and policy count with previous period ranking.

Figure 309: Top 10 Products for In-force Premium and Policy Count

6.1.1.5.3 Bottom 10 Products for In-force Premium and Policy Count

This report provides ranking for the Bottom 10 products in terms of in-force written premium and policy count with previous period ranking.

Figure 310: Bottom 10 Products for In-force Premium and Policy Count

Bottom 10 Products for In- Force Premium and Policy Count
Time run: 11-05-2021 3:55:01 PM

Amount in USD

Time Period	Product	In force Premium	Rank	Previous Rank
▶ 2019	Short Term Disability	5,559.74	1	
	Major Medical	6,030.77	2	
	Disability Income Replacement	6,262.34	3	
	Critical Illness	26,601.39	4	
	Long Term Disability	32,491.61	5	
	Hospital	37,969.69	6	
	Universal Life	420,341.21	7	
	Term Life Product	58,767,210.60	8	
	Variable Annuity	86,006,532.30	9	
	Indexed Annuity	183,100,247.70	10	
▶ 2020	Short Term Disability	5,559.74	1	1
	Major Medical	6,030.77	2	2
	Disability Income Replacement	6,262.34	3	3
	Critical Illness	26,601.39	4	4
	Long Term Disability	32,491.61	5	5
	Hospital	37,969.69	6	6
	Universal Life	420,341.21	7	7
	Term Life Product	21,074,217.30	8	8
	Variable Annuity	72,986,896.20	9	9
	Indexed Annuity	193,671,076.80	10	10

Analyze - Edit - Refresh - Print - Export

6.1.1.5.4 Policy Distribution

This report provides a policy count of all active policies through a time series.

**Figure 311: Policy Distribution**

Policy Distribution
Time run: 11-05-2021 3:55:01 PM

Analyze - Edit - Refresh - Print - Export
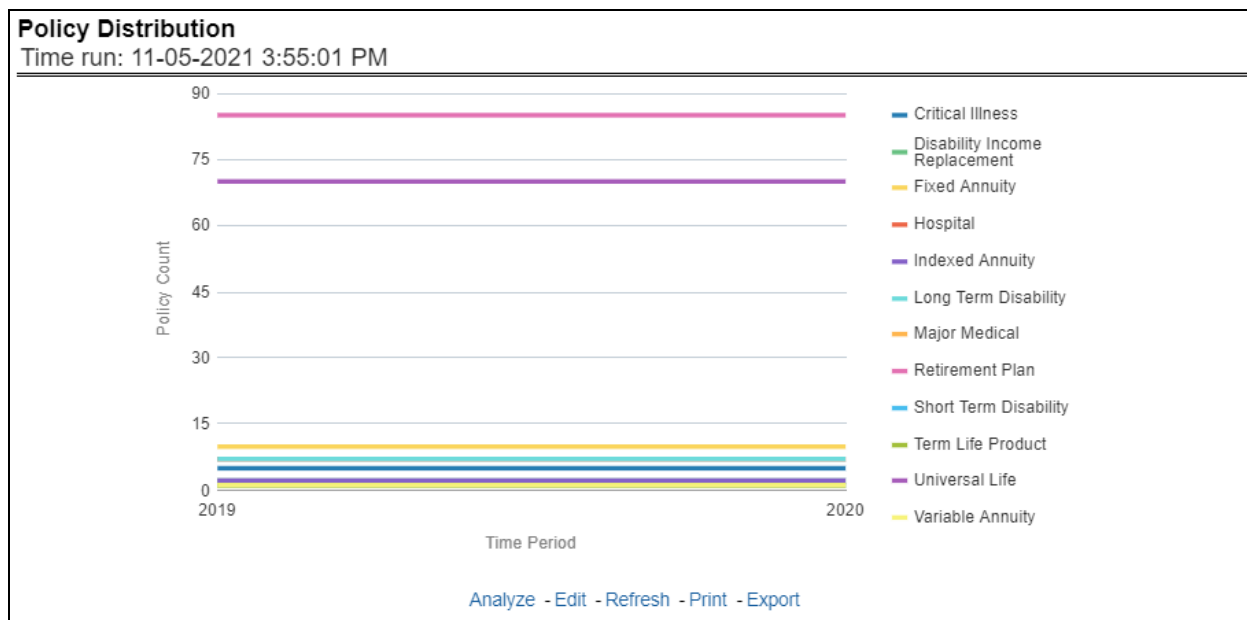
6.1.1.5.5   New Business Policy Distribution

This report provides Policy Count or Written Premium for all new business policies (as selected from the report level view option) during the reporting period across products through time series.

Figure 312: New Business Policy Distribution
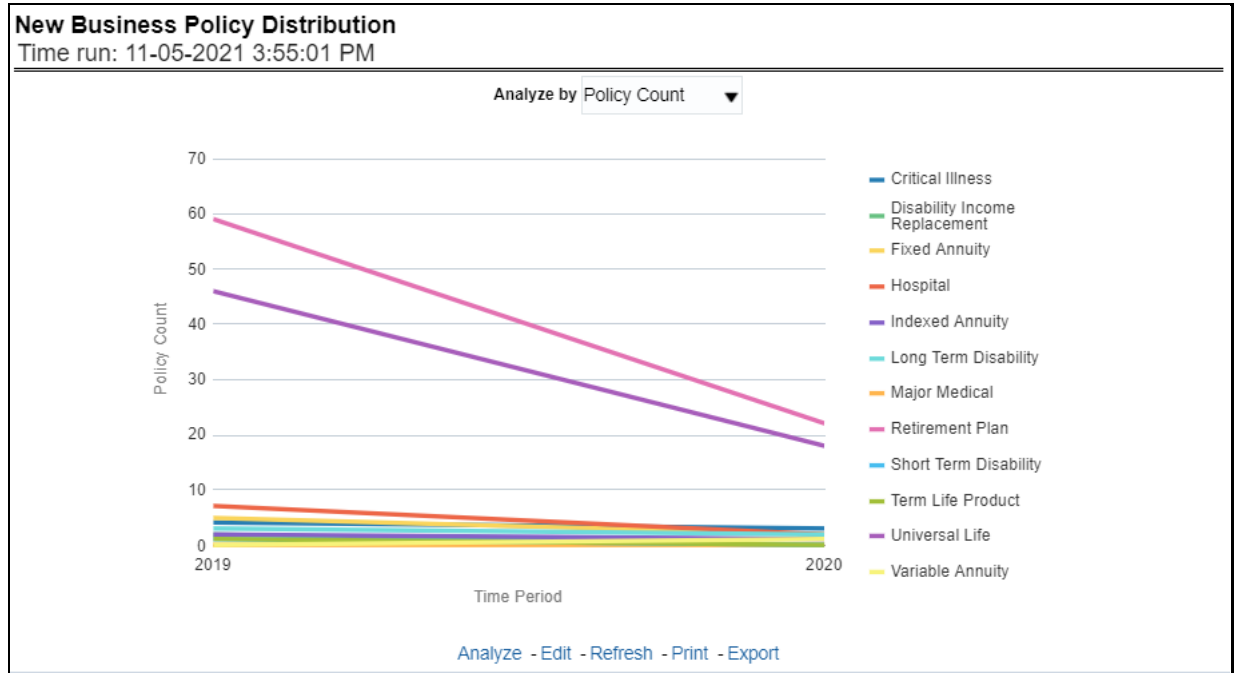
6.1.1.5.6   Policy Attrition

The objective of the report is to show the Attrition Policy Count and Attrition Written Premium across products over a period. The Attrition Policy count (lost) and attrition written premium (lost business) values can be filtered and analyzed through report level filters on various attrition types, that is, Cancellation, nonrenewal, and expiration.

Figure 313: Policy Attrition
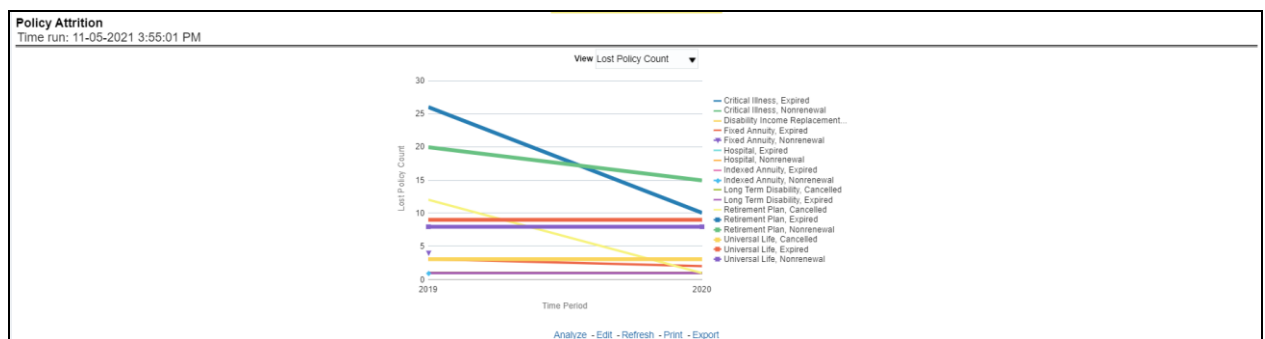
6.1.1.5.7   Quote Declines

The objective of the report is to show the count of quote declines across products. This report displays declines by various quote types; through a time series. The report can be analyzed by all declined quotes as well as by various quote types:

- New Business Quotes
- Endorsement Quotes
- Renewal Quotes
- Reinstatement Quotes
- Cancellation Quotes

Figure 314: Quote Declines

6.1.1.5.8   Top Policy Attrition Reasons

The objective of the report is to show the top three attrition reasons for each attrition type, that is, Cancellation, Non-renewal, and Expiration in terms of percentage contribution to total attrition products. These are reported for all products and lines of businesses in which the insurer writes business.

Figure 315: Top Policy Attrition Reasons

Top Policy Attrition Reasons
Time run: 11-05-2021 3:55:01 PM

Type	Rank	Reason	Critical Illness	Disability Income Replacement	Fixed Annuity	Hospital	Indexed Annuity	Long Term Disability	Major Medical	Retirement Plan	Short T Disabil
Top Cancellation Reasons	1	MSG								5.88%	
	1	OTH						14.29%		3.53%	
Top Expiration Reasons	1	MSG	20.00%		19.05%		25.00%	28.57%		8.24%	
	2	OTH			9.52%	14.29%				11.76%	
Top Nonrenewal Reasons	1	MSG	20.00%		14.29%	14.29%	25.00%			11.76%	
	1	OTH		50.00%	9.52%					9.41%	
	1	MSG	20.00%	50.00%	23.81%	28.57%	50.00%	28.57%	100.00%	26.47%	
	1	OTH	40.00%		23.81%	42.86%		28.57%		22.94%	10

Analyze - Edit - Refresh - Print - Export

6.1.1.5.9   Claim Ratio Trend by Product

This Report shows the Claim Ratio Trend across all or selected lines of businesses and Products through a time series trend graph.
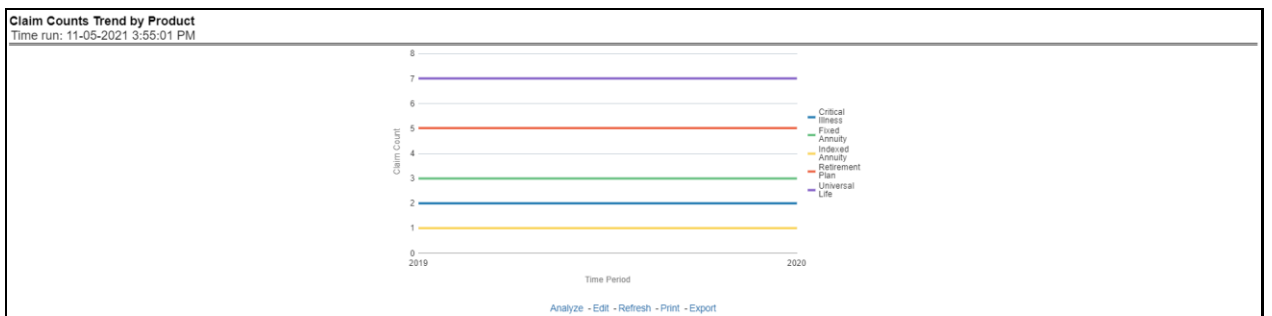
Figure 316: Claim Ratio Trend by Product
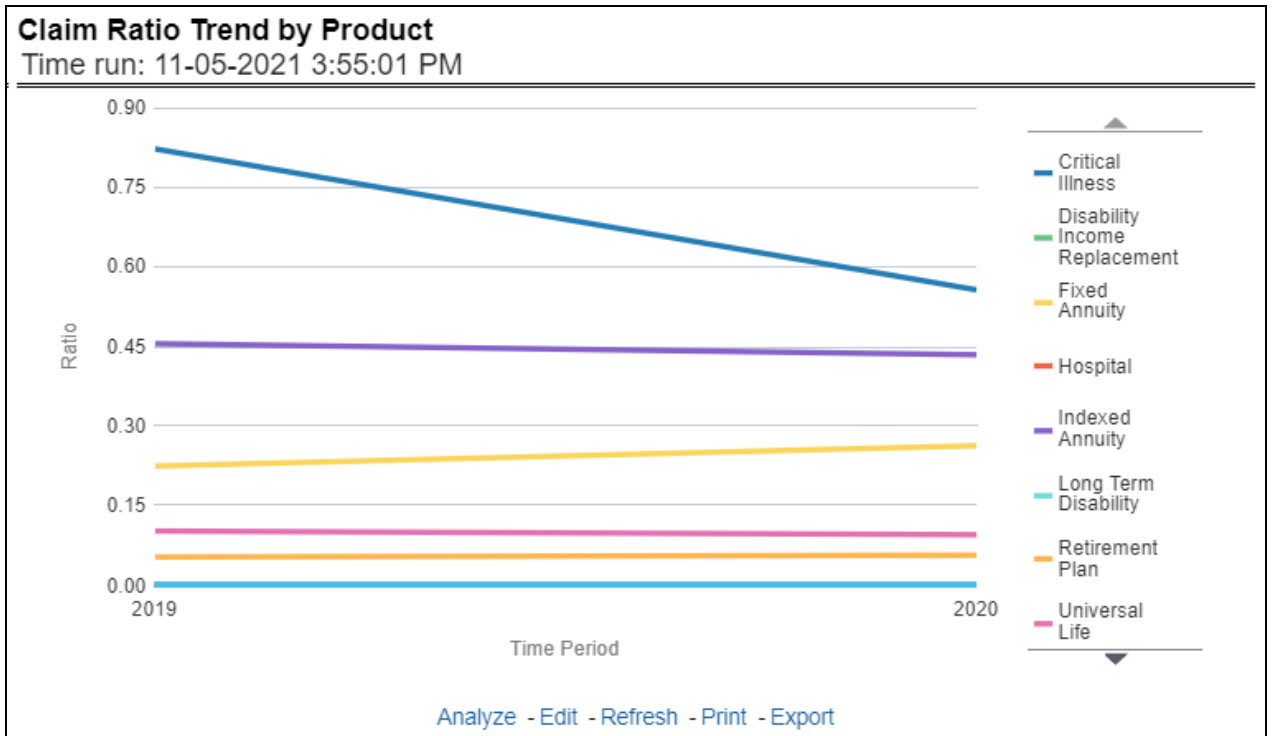
6.1.1.5.10 Claim Counts Trend by Product

This report displays the count of claims through a time series for all products and lines of businesses selected.

Figure 317: Claim Counts Trend by Product

6.1.1.6 Product Performance Tab

The Product performance tab includes reports that focus on the Performance of each product under each Line of business. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time
- Company
- Lines of business
- Products

- Region

The various reports available under this tab are discussed in the following sections.

6.1.1.6.1   Product Profit and Loss

This tabular report provides a view of financial profitability by all or a specific product for or specific lines of business selected for the period. The financial performance window displays net income through premium, expenses through claims, and benefits paid with overall profitability. This report also shows the previous period figures along with a variance between the current and the previous period.

Figure 318: Product Profit and Loss
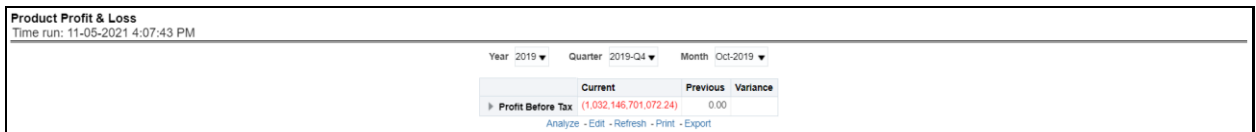
6.1.1.6.2   Claim Settlement Ratio

This Report shows the claim settlement ratio for all selected lines of business and Products for all or selected regions through a time series line graph. The purpose of this report is to analyze efficiency in claim settlement. The report can be viewed over various periods selected from the page level prompt.

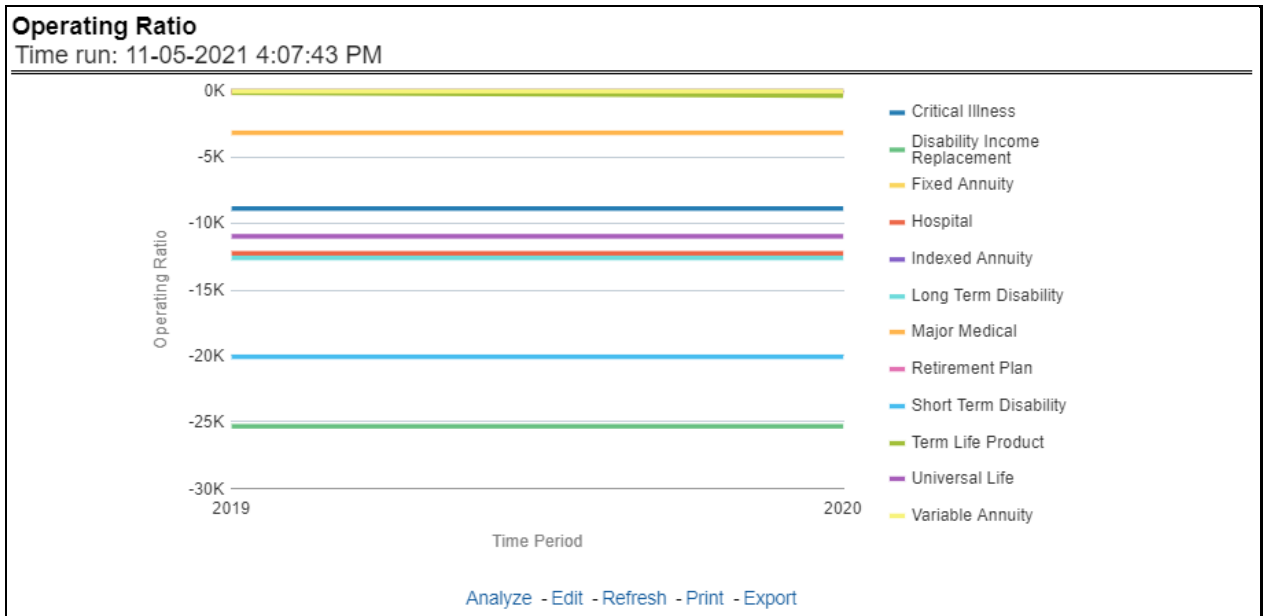**Figure 319: Claim Settlement Ratio**
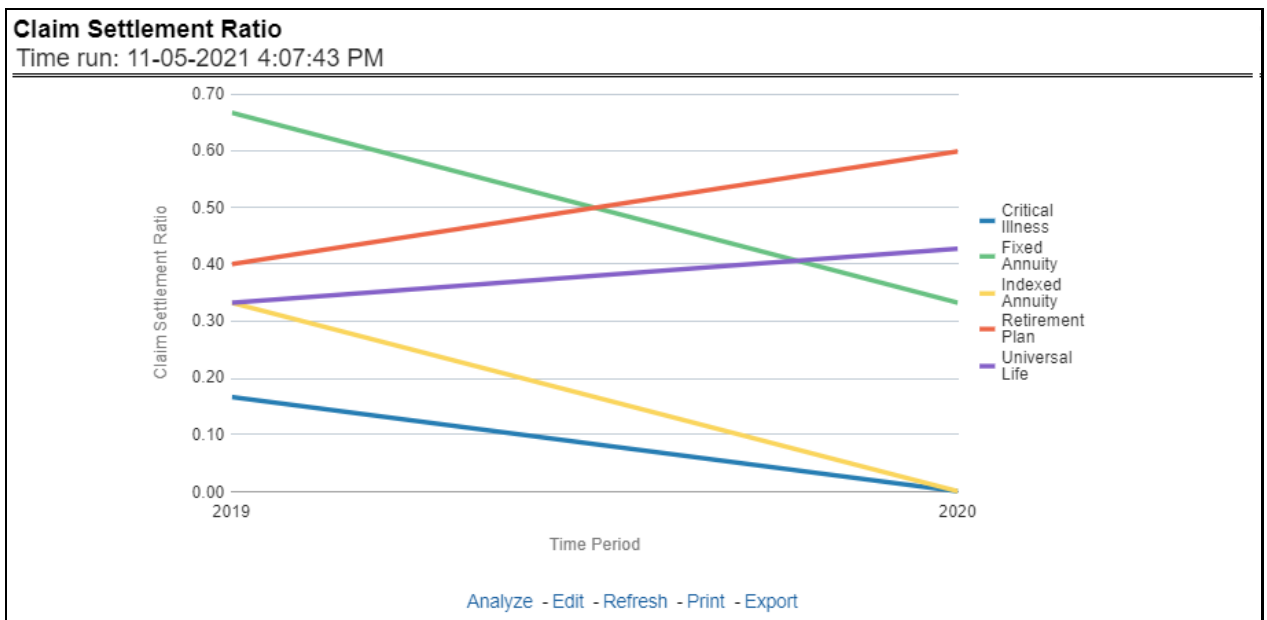
6.1.1.6.3   Operating Ratio

This report shows the operating ratio for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and regions selected from page-level prompts.
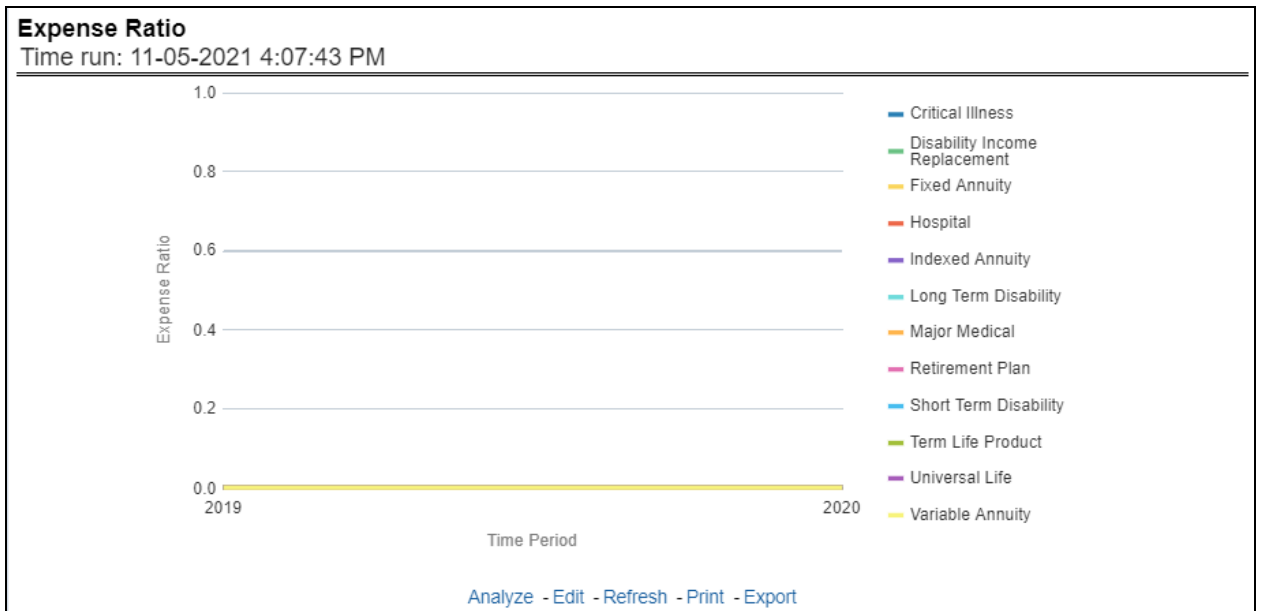
Figure 320: Operating Ratio

Operating Ratio
Time run: 11-05-2021 4:07:43 PM

6.1.1.6.4 Expense Ratio

This report shows the expense ratio for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and regions selected from page-level prompts.

Figure 321: Expense Ratio

6.1.1.6.5 Claim Ratio

This Report shows the claim ratio for all or a specific product selected for lines of business for all or selected regions through a time series line graph. The purpose of this report is to analyze claims profitability and efficiency at the product level. The report can be viewed over various periods selected from the page level prompt.

Figure 322: Claim Ratio

Claim Ratio
Time run: 11-05-2021 4:07:43 PM

6.1.1.6.6   Net Retention Ratio

This report shows the net retention ratio for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and regions selected from page-level prompts.
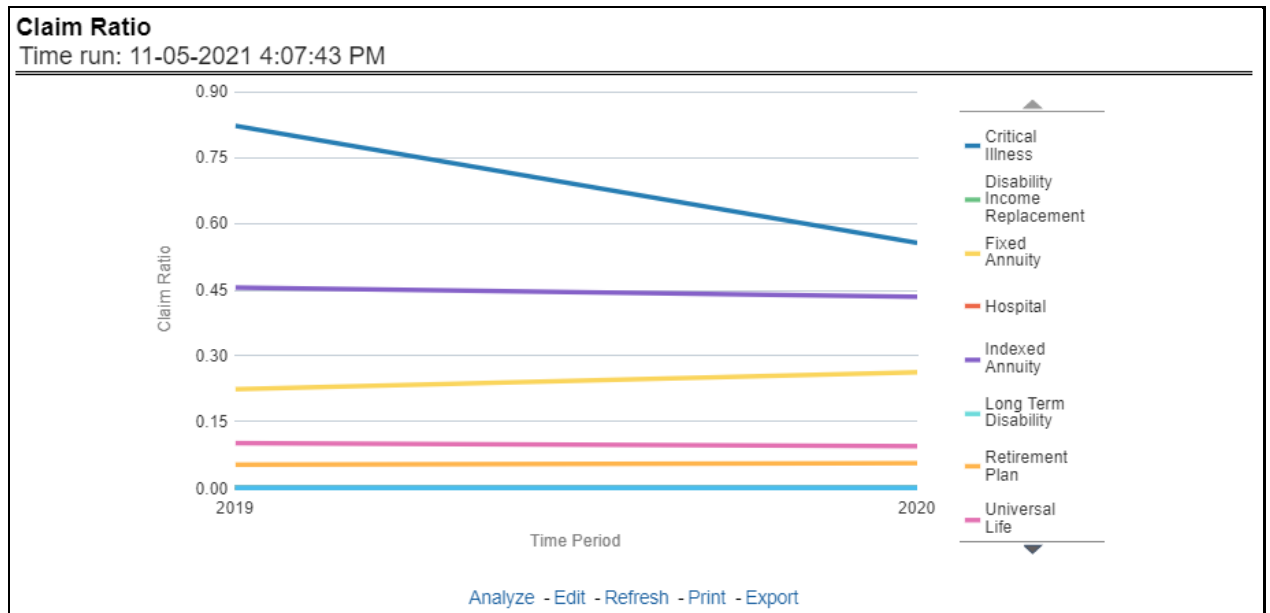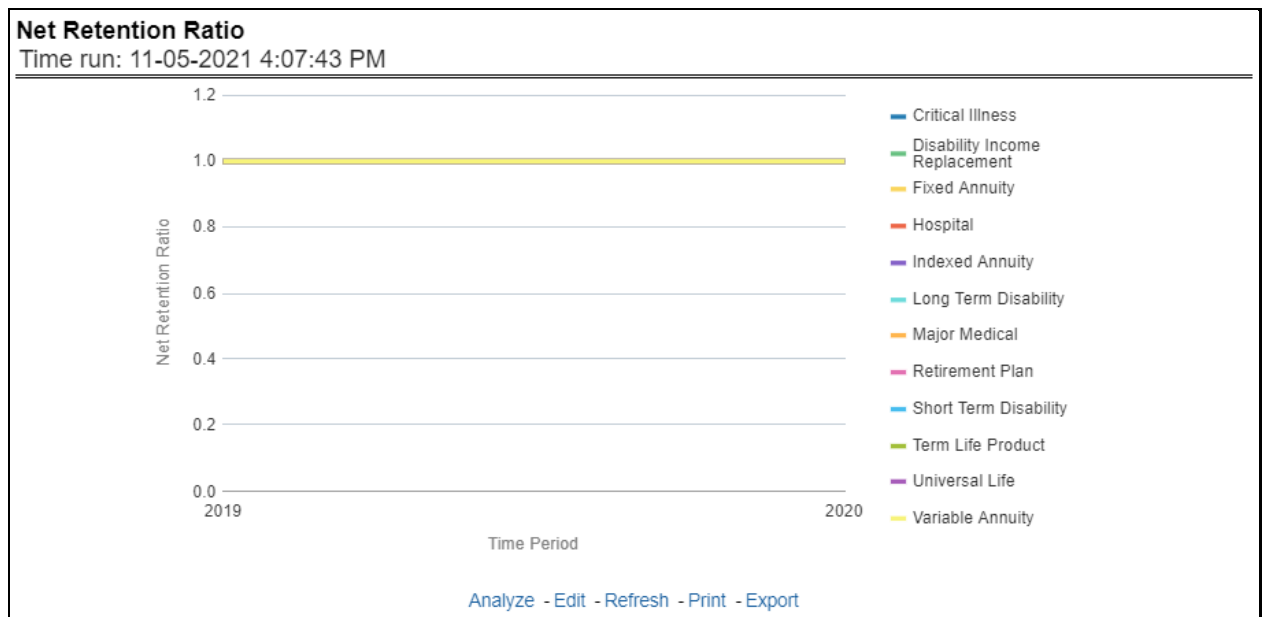
Figure 323: Net Retention Ratio

Net Retention Ratio
Time run: 11-05-2021 4:07:43 PM

6.1.1.6.7   Commission Ratio

This report shows the commission ratio for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and regions selected from page-level prompts.

Figure 324: Commission Ratio

6.1.1.6.8   Average Earned Premium Growth

This report shows growth in average earned premium for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and regions selected from page-level prompts.
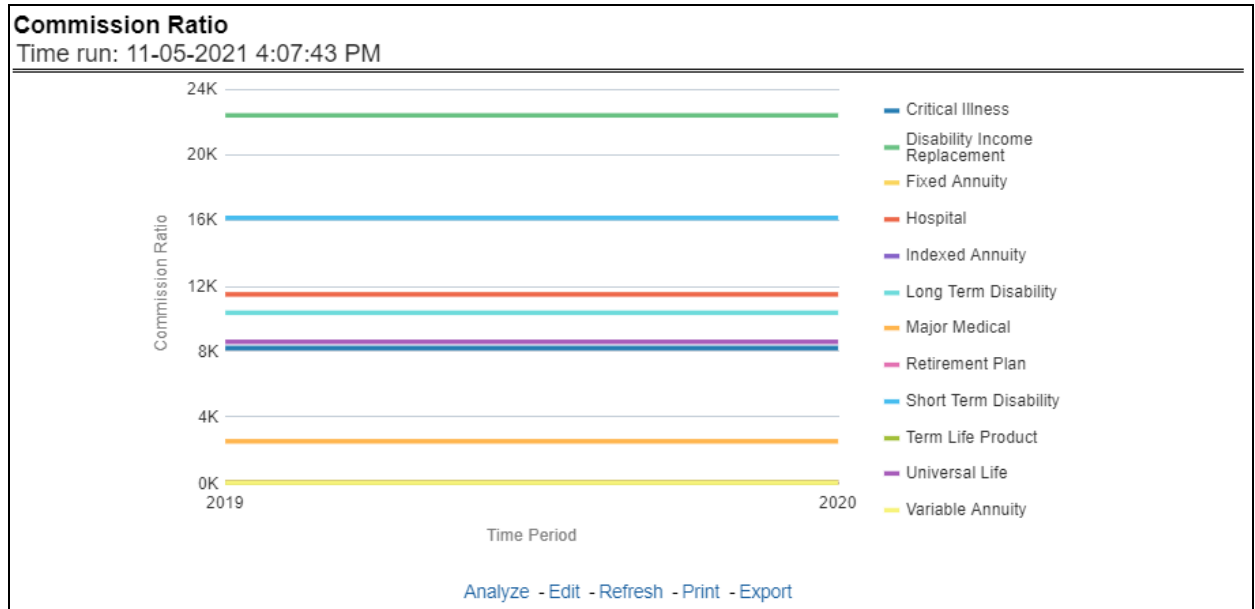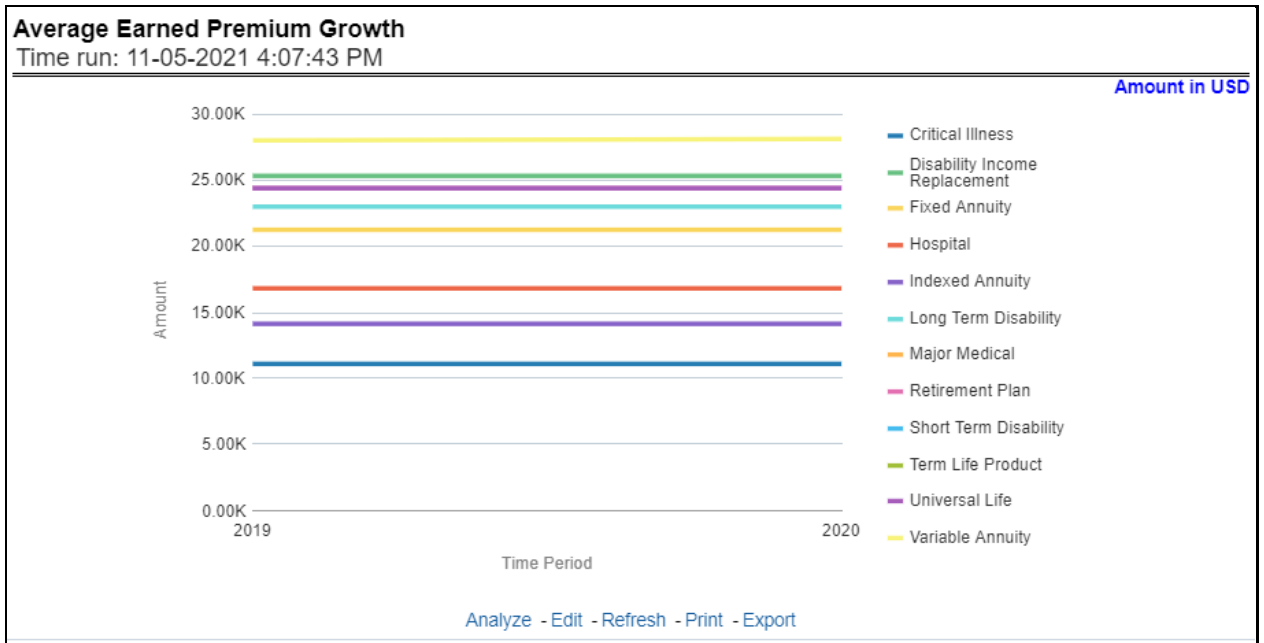
Figure 325: Average Earned Premium Growth

Average Earned Premium Growth
Time run: 11-05-2021 4:07:43 PM

6.1.1.6.9   Average Policy Growth

This report shows growth in policy premium for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and regions selected from page-level prompts.

Figure 326: Average Policy Growth

6.1.1.6.10   Average Claim Frequency

This report shows the average number or frequency of reported claims for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and regions selected from page-level prompts.
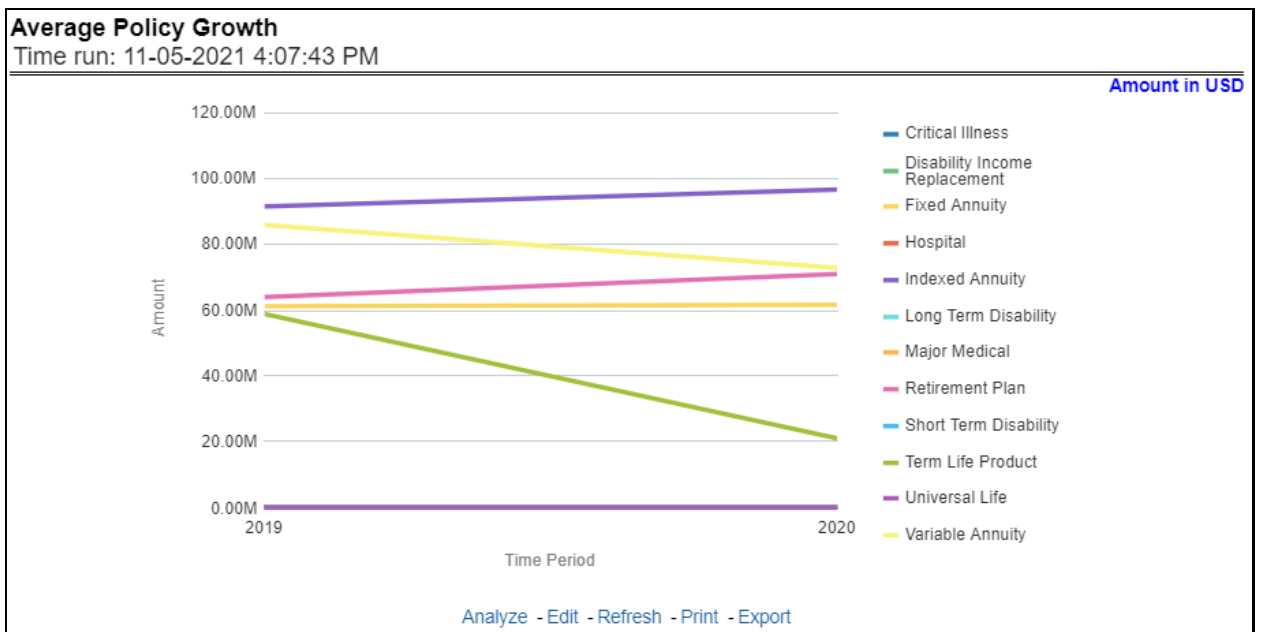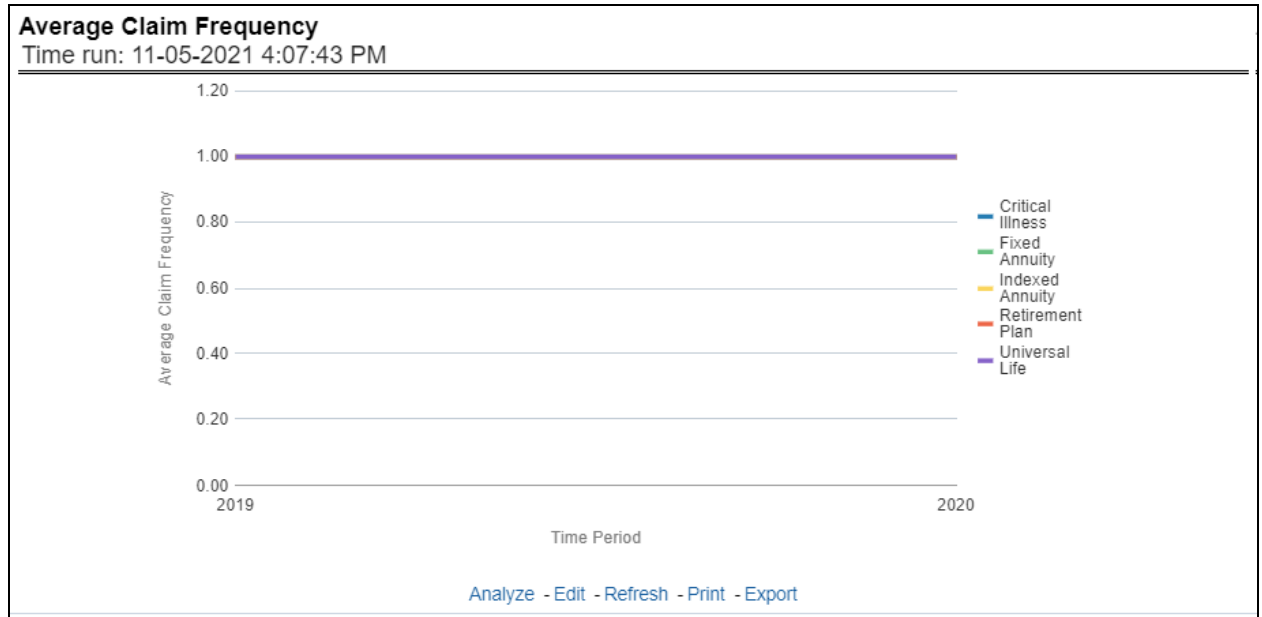
Figure 327: Average Claim Frequency

6.1.1.6.11   Average Claim Severity

This report shows the average size or severity of reported claims for all or a specific product for or specific lines of business through a time series. This report can be viewed over various periods, entities, and regions selected from page-level prompts.

Figure 328: Average Claim Severity

Average Claim Severity
Time run: 11-05-2021 4:07:43 PM

Analyze - Edit - Refresh - Print - Export
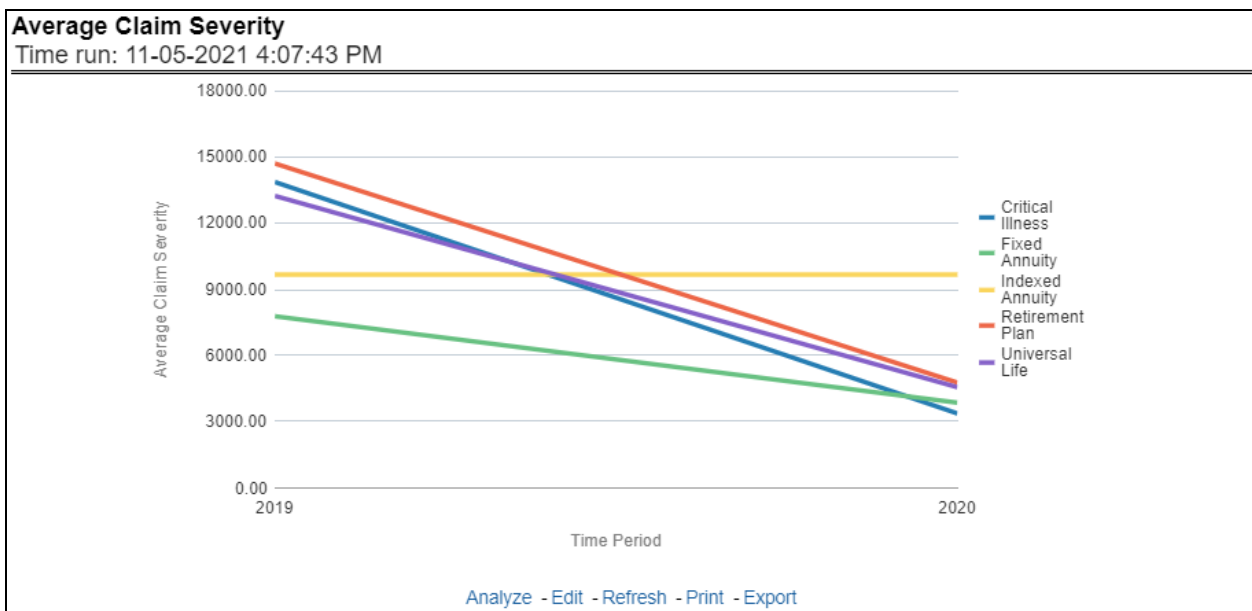
6.1.1.6.12 Top 10 Product Attrition

This report ranks the top ten products in terms of various key attrition measures like loss policy count, lost written premium, and corresponding attrition ratio.

Figure 329: Top 10 Product Attrition

Top 10 Product Attrition
Time run: 11-05-2021 4:07:43 PM

Time Hierarchy	Product	Rank	Lost Written Premium	Lost Policy Count	Attrition Ratio	Previous Rank
▷ 2019	Retirement Plan	1	2,842,594,882.50	72	84.71	
	Fixed Annuity	2	181,382,232.90	8	80.00	
	Indexed Annuity	3	88,032,379.20	1	50.00	
	Term Life Product	4	58,767,210.60	1	100.00	
	Universal Life	5	210,665.17	33	47.14	
	Long Term Disability	6	21,951.09	5	71.43	
	Hospital	7	16,370.41	3	42.86	
	Critical Illness	8	15,219.32	3	60.00	
	Disability Income Replacement	9	1,083.05	1	50.00	
▷ 2020	Retirement Plan	1	3,494,592,089.40	51	60.00	1
	Indexed Annuity	2	108,472,580.70	1	50.00	3
	Fixed Annuity	3	77,035,502.70	2	20.00	2
	Universal Life	4	210,665.17	33	47.14	5
	Long Term Disability	5	21,951.09	5	71.43	6
	Hospital	6	16,370.41	3	42.86	7
	Critical Illness	7	15,219.32	3	60.00	8
	Disability Income Replacement	8	1,083.05	1	50.00	9

Analyze - Edit - Refresh - Print - Export

6.1.1.6.13 Top 10 Claim Paying Products

This report ranks the top ten products in terms of claim payments, Claims Paid, and Incurred.

Figure 330: Top 10 Claim Paying Products
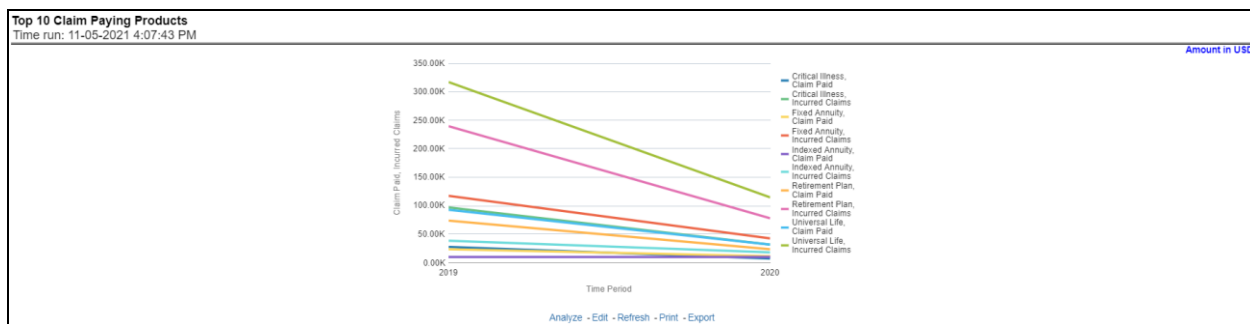
6.2 Managing Policy Performance Dashboard

This chapter explains the report available under each tab in the Policy Performance Dashboard.

6.2.1 Managing Reports

The following tabs are present in the policy performance dashboard:

- Summary
- Key Facts
- Lines of business
- Product
- Region
- Producer

The following screenshots display the essential nature of the available reports as per each tab:

Figure 331: Policy Performance Tabs
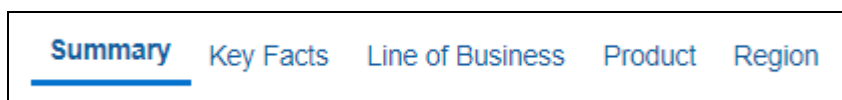
6.2.1.1 Summary Tab

The Summary tab includes information for lines of businesses at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing for all the lines of businesses. Following are the filters available for this tab.

- Time
- Company
- Lines of business
- Region

The various reports available under this tab are detailed in the following sections.

6.2.1.1.1 Key Policy Performance Indicators Flash

This report shows snapshots of key performance indicators represented through flash boxes for the current period.

Figure 332: Key Policy Performance Indicators Flash

6.2.1.1.2 In force Policy Count

This report shows active in-force policy counts across all lines of businesses and underlying products through a time series. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.

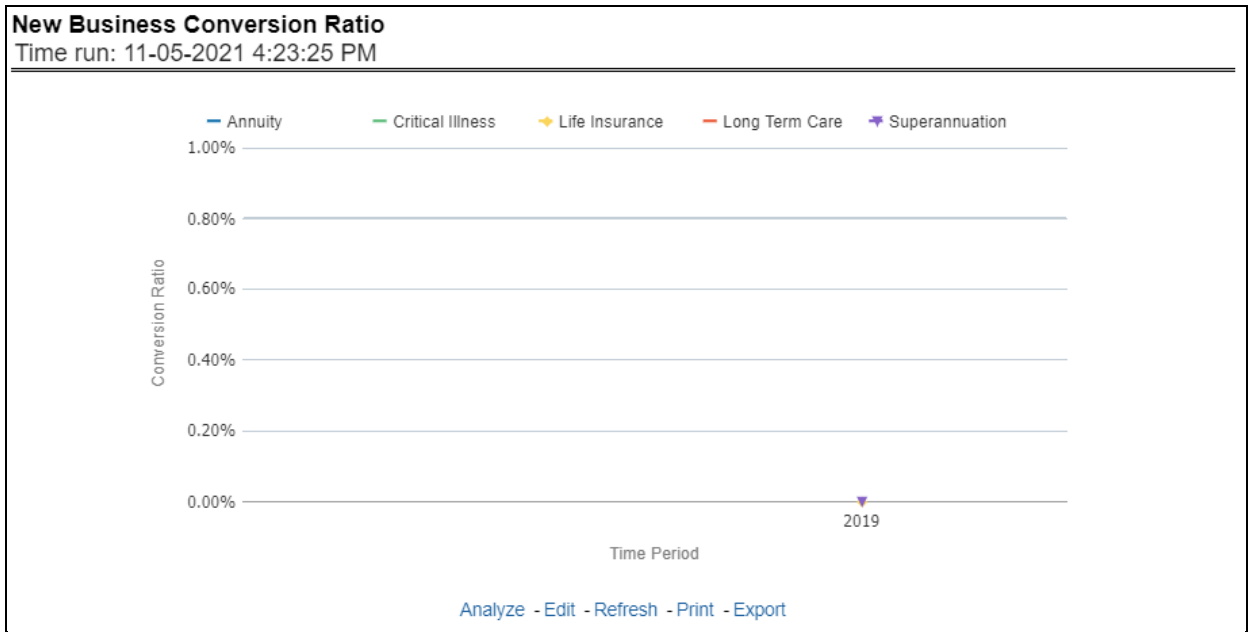**Figure 333: In force Policy Count**
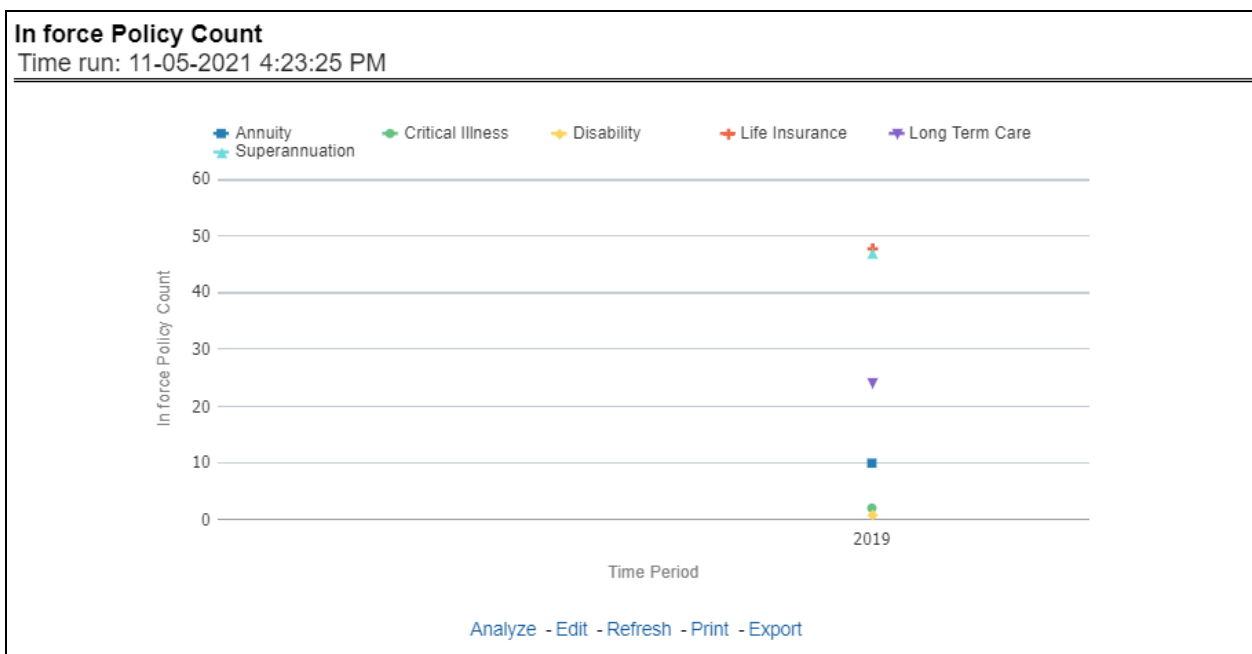
6.2.1.1.3 New Business Conversion Ratio

This report shows new business quote to conversion ratio performance across lines of business through a time series. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.

**Figure 334: New Business Conversion Ratio**

6.2.1.1.4 New Business Written Premium

This report shows new business performance in terms of written premium across all lines of business and underlying products through a time series. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.

Figure 335: New Business Written Premium
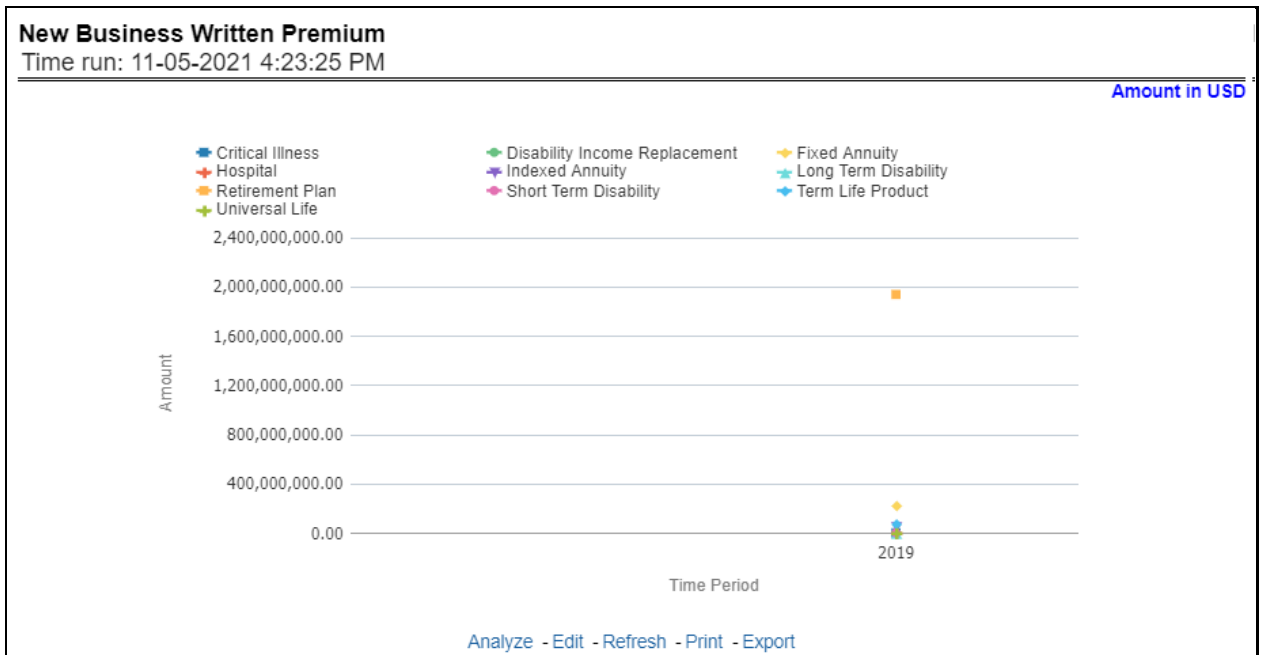
6.2.1.1.5 Policy Acquisition by Distribution Channel

This report shows policy performance in terms of new business acquisition through different distribution channels through a time series. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.

Figure 336: Policy Acquisition by Distribution Channel
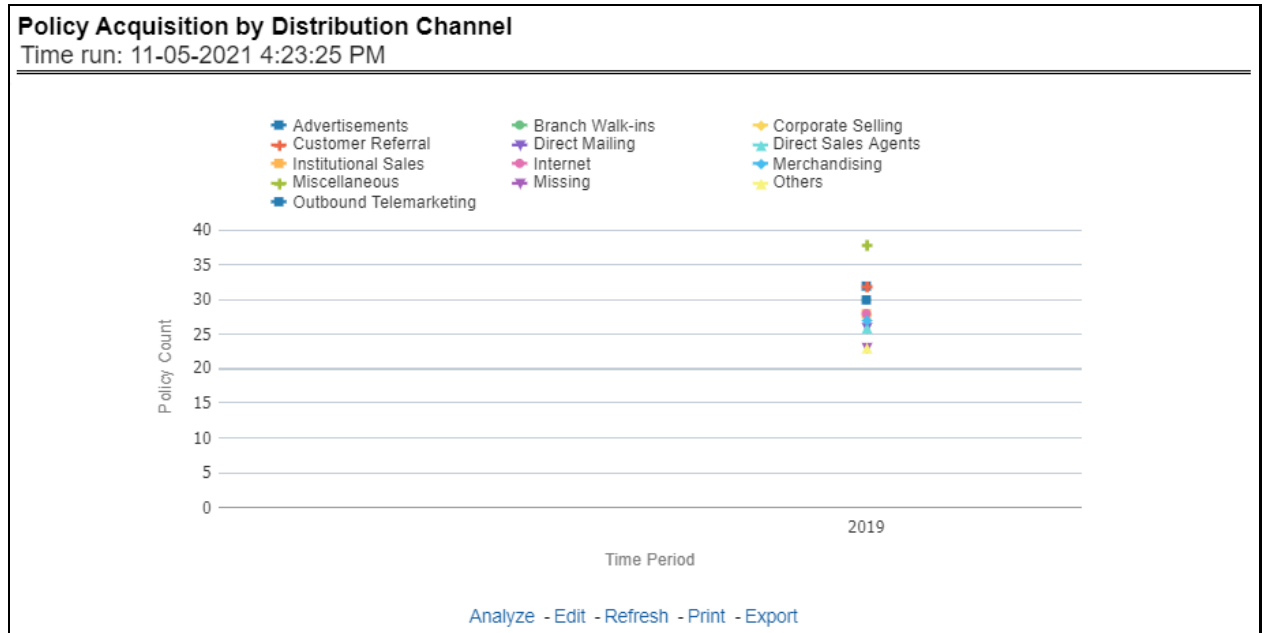
6.2.1.1.6 New Business Cancellation Ratio

This report shows policy performance in terms of loss of new business through cancellation over a time series. This report can be viewed over various periods, company, geography, and lines of business selected from page-level prompts.

Figure 337: New Business Cancellation Ratio
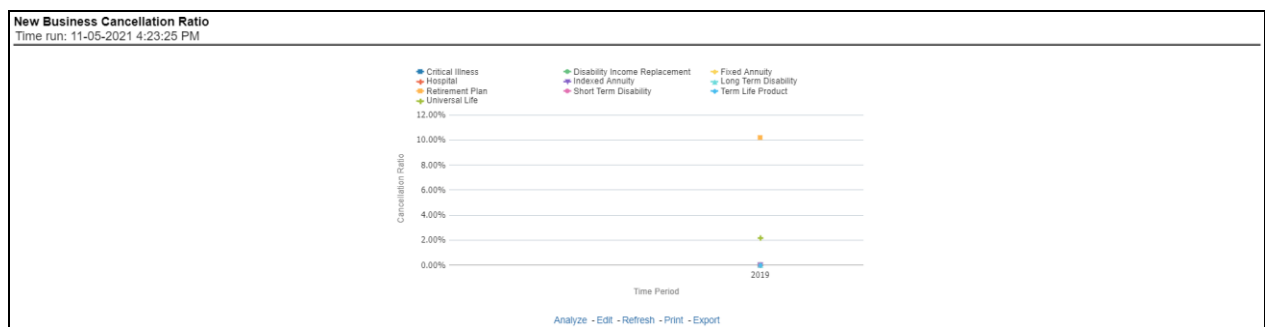
6.2.1.1.7 Top 10 Products by New Business Policies

This report shows policy performance by ranking top selling ten products acquiring new business policies. This report shows policy counts and can be analyzed by report level filters, product name, and product category. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.

Figure 338: Top 10 Products by New Business Policies

6.2.1.1.8   Average Premium by Lines of Business

This report shows policy performance in terms of the average premium generated by lines of business through a time series. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.
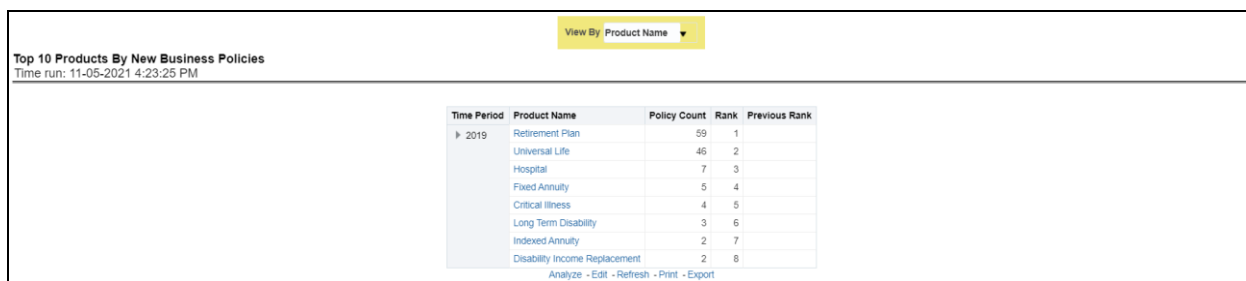
Figure 339: Average Premium by Lines of Business

6.2.1.1.9   Average Premium by Product

This report shows policy performance in terms of the average premium generated by-products through a time series. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.

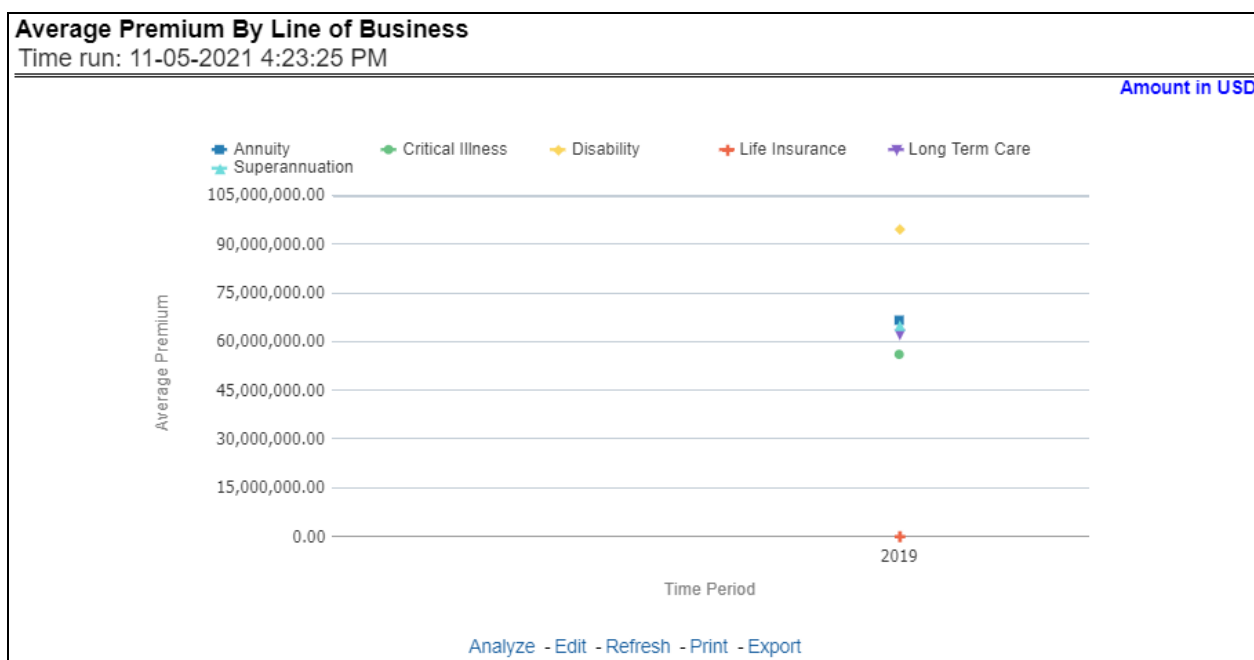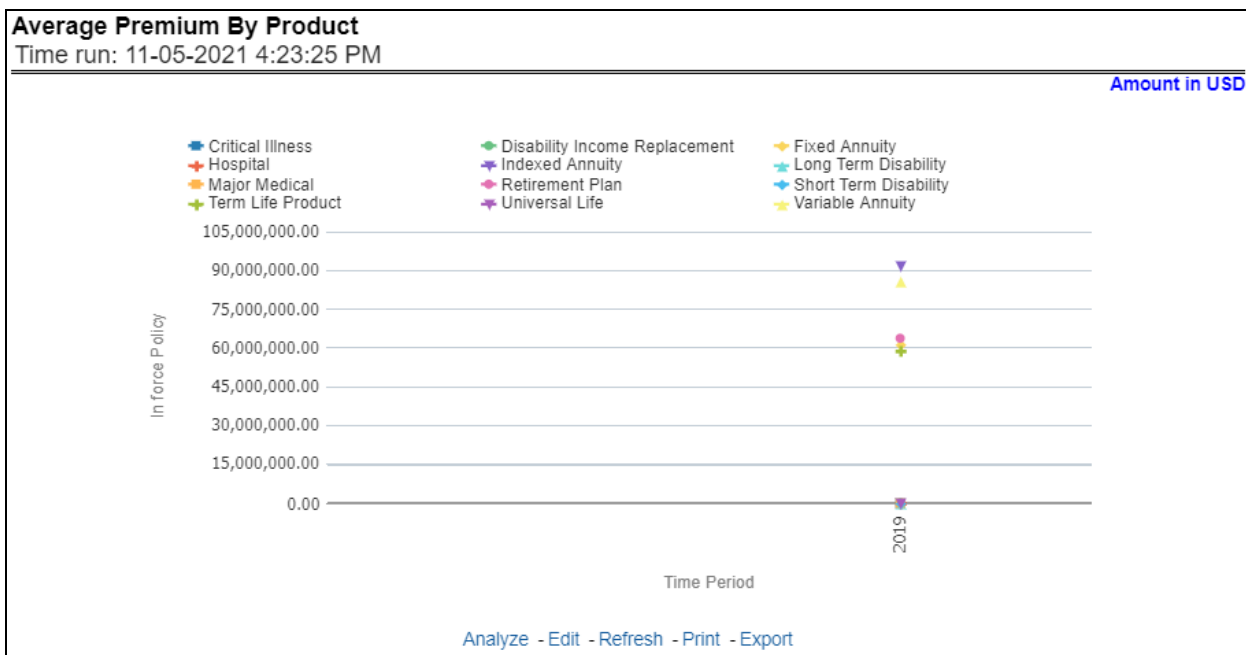**Figure 340: Average Premium by Product**

Average Premium By Product
Time run: 11-05-2021 4:23:25 PM

6.2.1.2 Key Facts Tab

The Key Fact tab includes Key Performance Indicator Reports for lines of businesses at the group level. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:
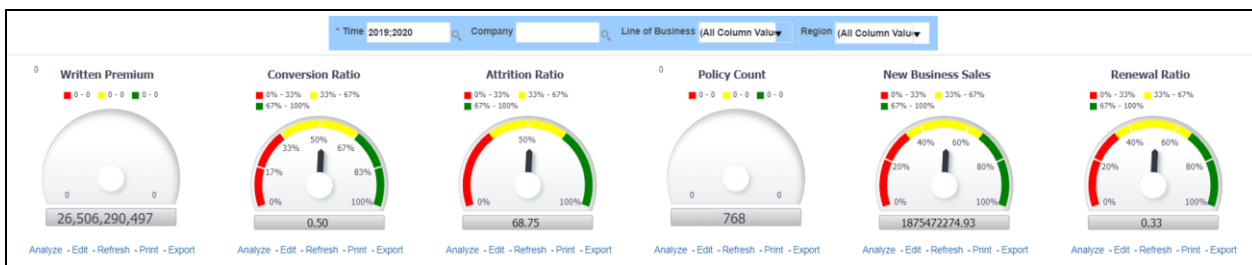
- Time
- Company
- Lines of business
- Region

The various reports available under this tab are detailed in the following sections.

6.2.1.2.1 Key Policy Performance Indicators

This report shows snapshots of current key performance areas against a target.

Figure 341: Key Policy Performance Indicators

6.2.1.2.2 Policy Premium by Premium Type

This report shows business revenue in terms of premium generated through different premium types over a time series. Various types of premium options such as written, earned, ceded, retained, earned uncollected, and refunded are available as report-level filters. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.

Figure 342: Policy Premium by Premium Type
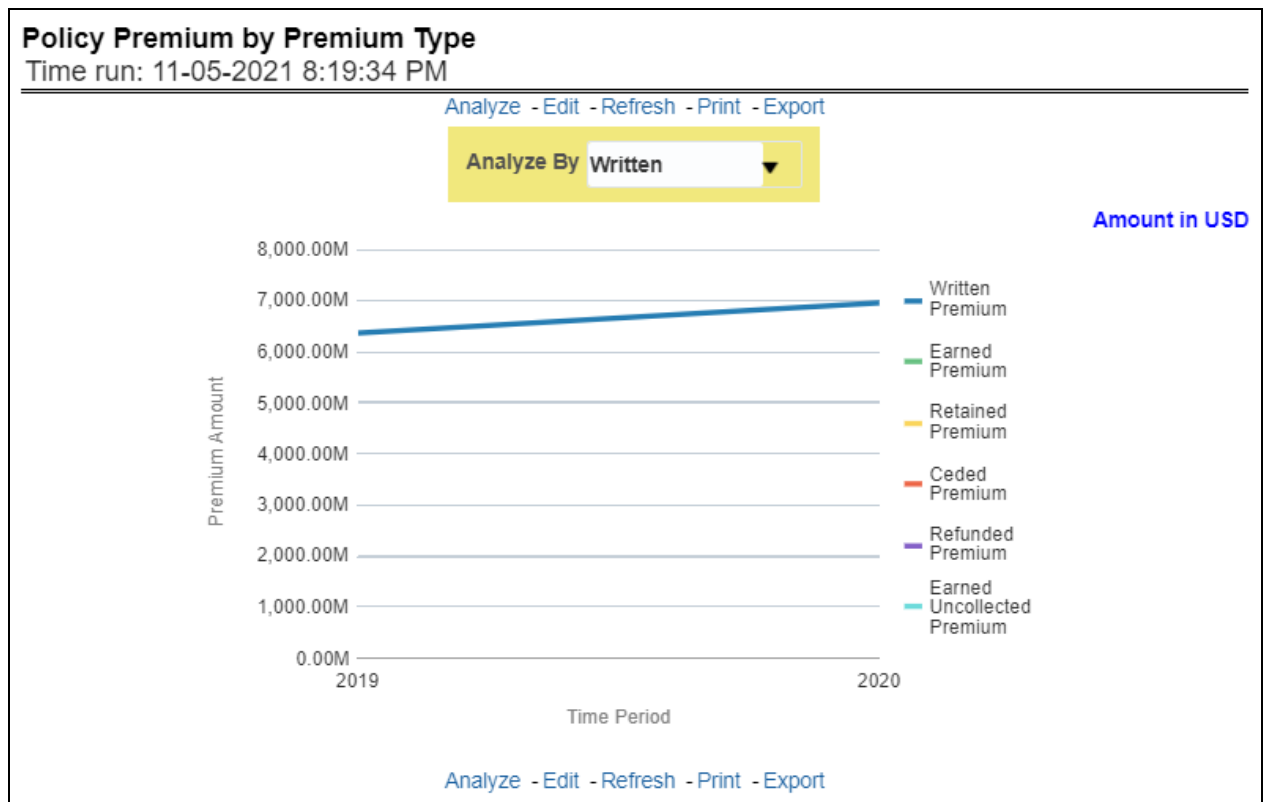
6.2.1.2.3 Policy Expense Summary

This report shows different policy-related expenses incurred over the period like acquisition exp, collection exp, and so on. The report can be analyzed by report level filters for different expense types. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.

Figure 343: Policy Expense Summary

Policy Expense Summary
Time run: 11-05-2021 8:19:34 PM
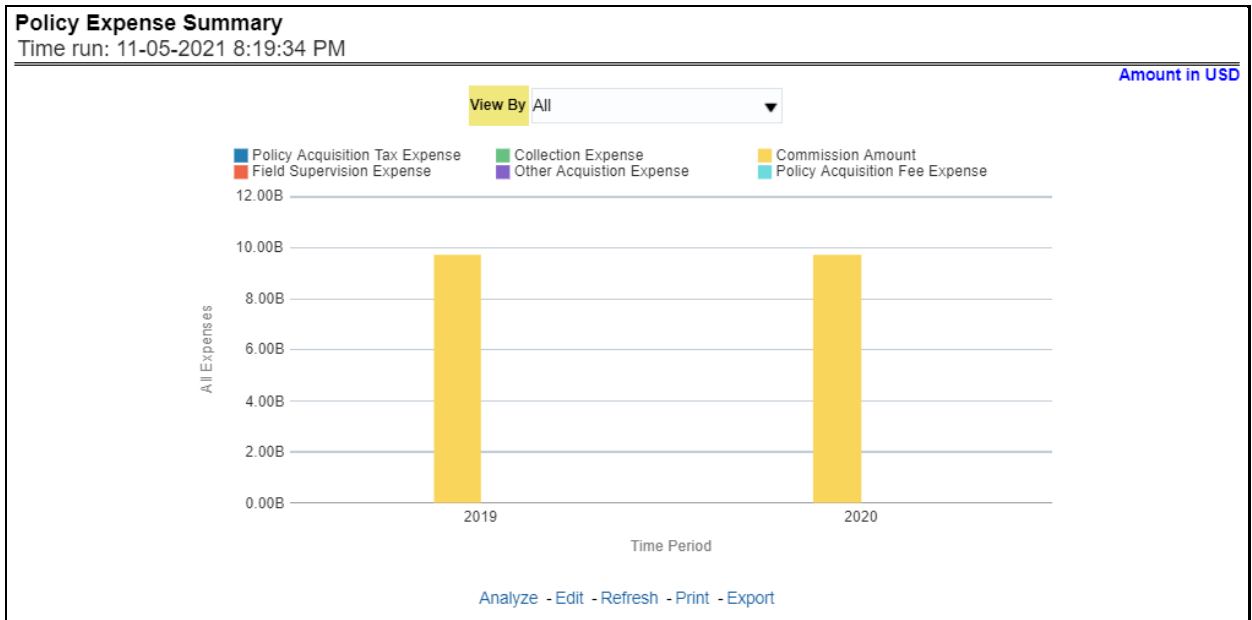
6.2.1.2.4 Policy Count by Policy Type

This report shows the count of policies through different policy types, that is, active in-force, reissue, rewritten, canceled, and non-renewed policies through a time series. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 344: Policy Count by Policy Type

6.2.1.2.5 Policy Acquisition by Distribution Channel

This report shows the percentage of policies acquired through different sales and distribution channels maintained by the company and can be analyzed by report level filters, policy count, and premium amount. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.

**Figure 345: Policy Acquisition by Distribution Channel**

6.2.1.2.6   Policy Attrition - Company vs. Insured

This report shows a loss of business through policy attrition through a time series. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry, as well as attrition policy premium amount and attrition policy count. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.
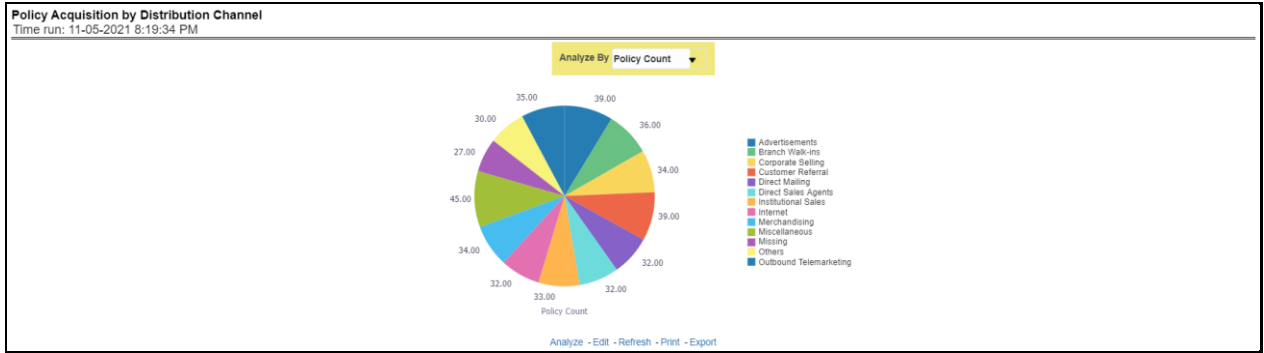
Figure 346: Policy Attrition - Company versus Insured

6.2.1.2.7   Policy Attrition by Reason

This report shows policy attrition occurred due to various attrition reasons. Attrition reason analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by attrition reasons which can be selected from report level filter. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 347: Policy Attrition by Reason

6.2.1.2.8 Policy Attrition By Distribution Channel

This report shows policy attrition by various distribution channels. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by distribution channels. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 348: Policy Attrition By Distribution Channel

6.2.1.2.9 Policy Attrition By Billing Plan

This report shows policy attrition by various distribution channels. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by billing plan type. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.
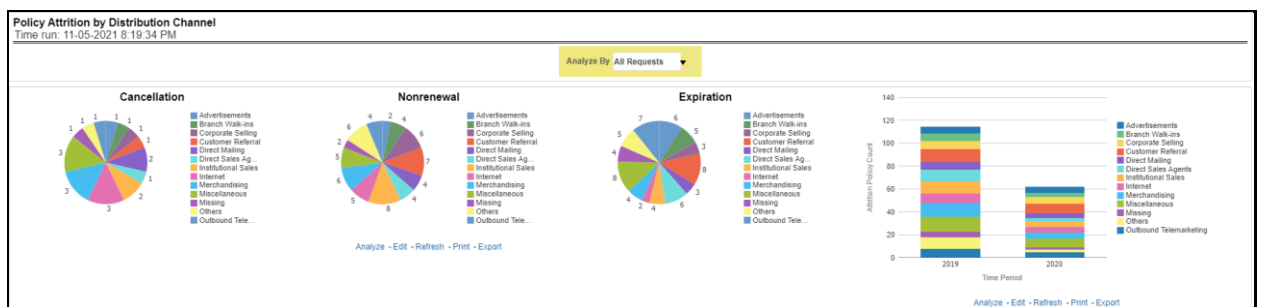
Figure 349: Policy Attrition By Billing Plan

6.2.1.2.10   Attrition by Cancellation Timing

This report shows policy attrition by cancellation timings. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by cancellation/lapses attrition periods, for example, "First 30 days" and "First 45 days". This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.
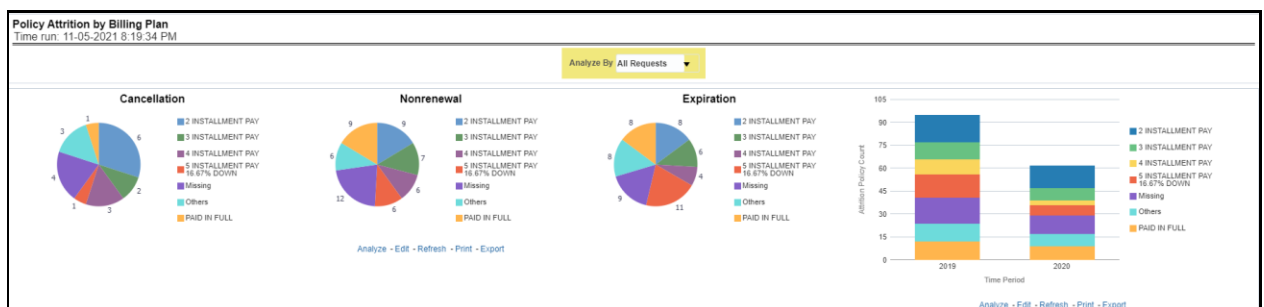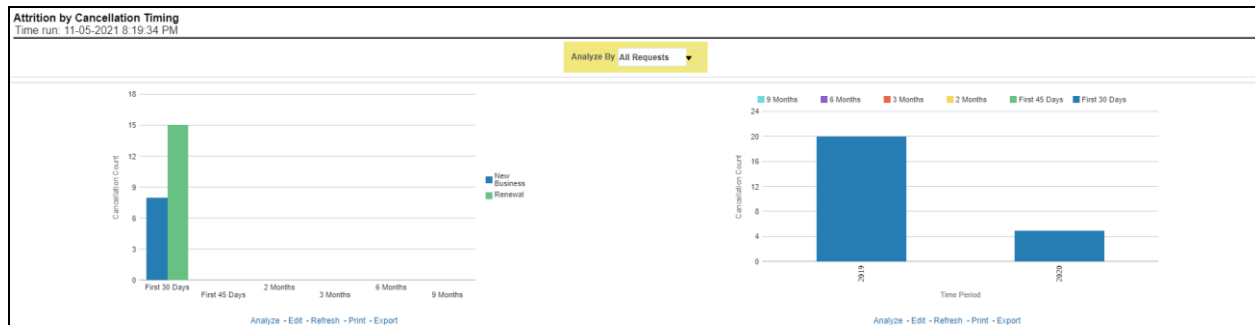
Figure 350: Attrition by Cancellation Timing

6.2.1.3   Line of Business Tab

The Lines of business tab includes reports that focus on the Key Performance Indicators for each Line of business. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. The filters include:

- Time

- Company

- Region

- Lines of business

The various reports available under this tab are detailed in the following sections.

6.2.1.3.1   Key Lines of Business Performance Indicators Flash

This report shows snapshots of current key performance areas against the target.

Figure 351: Key Lines of Business Performance Indicators Flash

6.2.1.3.2   Top 10 Lines of Business by Written Premium

This report ranks the top ten lines of business in terms of written premium and their previous ranking. This report can be viewed over various periods, company, Region, and lines of business selected from page-level prompts.

Figure 352: Top 10 Lines of Business by Written Premium

Top 10 Line of Business by Written Premium
Time run: 11-05-2021 8:32:35 PM

Amount in USD

Time Period	Rank	Line of Business	Written Premium	Previous Rank
▶ 2019	1	Superannuation	3,641,286,059.10	
	2	Long Term Care	1,800,775,423.80	
	3	Annuity	732,277,203.60	
	4	Critical Illness	112,128,878.70	
	5	Disability	95,067,868.50	
	6	Life Insurance	535,256.74	
▶ 2020	1	Superannuation	3,926,687,817.60	1
	2	Long Term Care	2,125,453,222.50	2
	3	Annuity	639,865,926.00	3
	4	Critical Illness	180,879,199.80	4
	5	Disability	85,198,496.10	5
	6	Life Insurance	535,256.74	6

Analyze - Edit - Refresh - Print - Export

6.2.1.3.3   Bottom 10 Lines of Business by Written Premium

This report ranks the lowest-performing bottom ten lines of business in terms of written premium and their previous ranking. This report can be viewed over various periods, company, Region, and lines of business selected from page-level prompts.

Figure 353: Bottom 10 Lines of Business by Written Premium

Bottom 10 Line of Business by Written Premium
Time run: 11-05-2021 8:32:35 PM

Amount in USD

Time Period	Rank	Line of Business	Written Premium	Previous Rank
▶ 2019	1	Life Insurance	535,256.74	
	2	Disability	95,067,868.50	
	3	Critical Illness	112,128,878.70	
	4	Annuity	732,277,203.60	
	5	Long Term Care	1,800,775,423.80	
	6	Superannuation	3,641,286,059.10	
▶ 2020	1	Life Insurance	535,256.74	1
	2	Disability	85,198,496.10	2
	3	Critical Illness	180,879,199.80	3
	4	Annuity	639,865,926.00	4
	5	Long Term Care	2,125,453,222.50	5
	6	Superannuation	3,926,687,817.60	6

Analyze - Edit - Refresh - Print - Export

6.2.1.3.4 Top 10 Lines of Business by Policy Count

This report ranks the best performing top ten lines of business in terms of policy counts and their previous ranking. This report can be viewed over various periods, company, Region, and lines of business selected from page-level prompts.

Figure 354: Top 10 Lines of Business by Policy Count

Top 10 Line of Business by Policy Count
Time run: 11-05-2021 8:32:35 PM

Time Period	Rank	Line of Business	Policy Count	Previous Rank
▶ 2019	1	Life Insurance	93	
▶ 2019	2	Superannuation	56	
▶ 2019	3	Long Term Care	29	
▶ 2019	4	Annuity	11	
▶ 2019	5	Critical Illness	2	
▶ 2019	6	Disability	1	
▶ 2020	1	Life Insurance	93	1
▶ 2020	2	Superannuation	56	2
▶ 2020	3	Long Term Care	29	3
▶ 2020	4	Annuity	11	4
▶ 2020	5	Critical Illness	2	5
▶ 2020	6	Disability	1	6

Analyze - Edit - Refresh - Print - Export

6.2.1.3.5 Bottom 10 Lines of Business by Policy Count

This report ranks the lowest-performing bottom ten lines of business in terms of policy counts and their previous ranking. This report can be viewed over various periods, company, Region, and lines of business selected from page-level prompts.

Figure 355: Bottom 10 Lines of Business by Policy Count

Bottom 10 Line of Business by Policy Count
Time run: 11-05-2021 8:32:35 PM

Time Period	Rank	Line of Business	Policy Count	Previous Rank
▶ 2019	1	Disability	1	
▶ 2019	2	Critical Illness	2	
▶ 2019	3	Annuity	11	
▶ 2019	4	Long Term Care	29	
▶ 2019	5	Superannuation	56	
▶ 2019	6	Life Insurance	93	
▶ 2020	1	Disability	1	1
▶ 2020	2	Critical Illness	2	2
▶ 2020	3	Annuity	11	3
▶ 2020	4	Long Term Care	29	4
▶ 2020	5	Superannuation	56	5
▶ 2020	6	Life Insurance	93	6

Analyze - Edit - Refresh - Print - Export

6.2.1.3.6   Top 10 Line of Business by Earned Premium

This report ranks best performing top ten lines of business in terms of earned premium and their previous ranking. This report can be viewed over various periods, company, Region, and lines of business selected from page-level prompts.

Figure 356: Top 10 Lines of Business by Earned Premium

Top 10 Line of Business by Earned Premium
Time run: 11-05-2021 8:32:35 PM

Amount in USD

Time Period	Rank	Line of Business	Earned Premium	Previous Rank
▶ 2019	1	Life Insurance	2,846,959.64	
	2	Superannuation	1,958,257.44	
	3	Long Term Care	1,111,811.25	
	4	Annuity	432,125.93	
	5	Critical Illness	130,820.49	
	6	Disability	52,915.52	
▶ 2020	1	Life Insurance	948,991.63	1
	2	Superannuation	652,989.29	2
	3	Long Term Care	370,742.77	3
	4	Annuity	144,064.89	4
	5	Critical Illness	43,623.75	5
	6	Disability	17,645.35	6

Analyze - Edit - Refresh - Print - Export

6.2.1.3.7   Bottom 10 Line of Business by Earned Premium

This report ranks the lowest-performing bottom ten lines of business in terms of earned premium and their previous ranking. This report can be viewed over various periods, company, Region, and lines of business selected from page-level prompts.

Figure 357: Bottom 10 Lines of Business by Earned Premium

Bottom 10 Line of Business by Earned Premium
Time run: 11-05-2021 8:32:35 PM

Amount in USD

Time Period	Rank	Line of Business	Earned Premium	Previous Rank
▶ 2019	1	Disability	52,915.52	
	2	Critical Illness	130,820.49	
	3	Annuity	432,125.93	
	4	Long Term Care	1,111,811.25	
	5	Superannuation	1,958,257.44	
	6	Life Insurance	2,846,959.64	
▶ 2020	1	Disability	17,645.35	1
	2	Critical Illness	43,623.75	2
	3	Annuity	144,064.89	3
	4	Long Term Care	370,742.77	4
	5	Superannuation	652,989.29	5
	6	Life Insurance	948,991.63	6

Analyze - Edit - Refresh - Print - Export

6.2.1.3.8   Claim Payment Analysis by Line of Business

This report shows claim payments by lines of business through a comparison between actual and planned values. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.
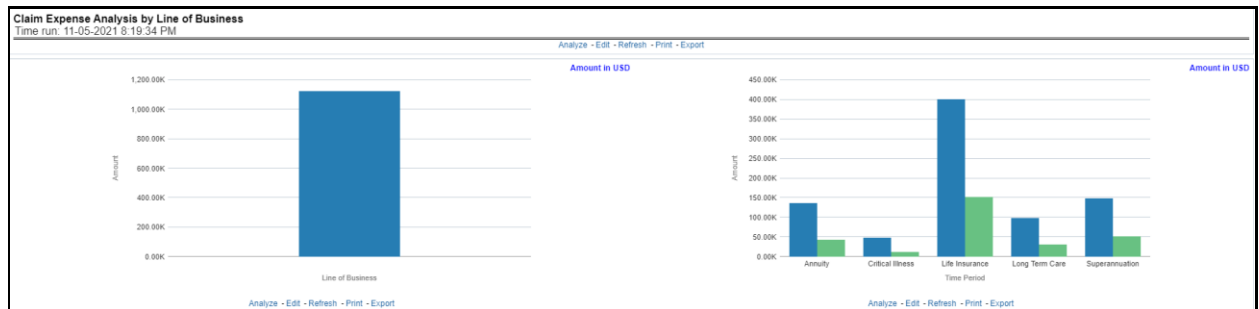
Figure 358: Claim Payment Analysis by Lines of Business
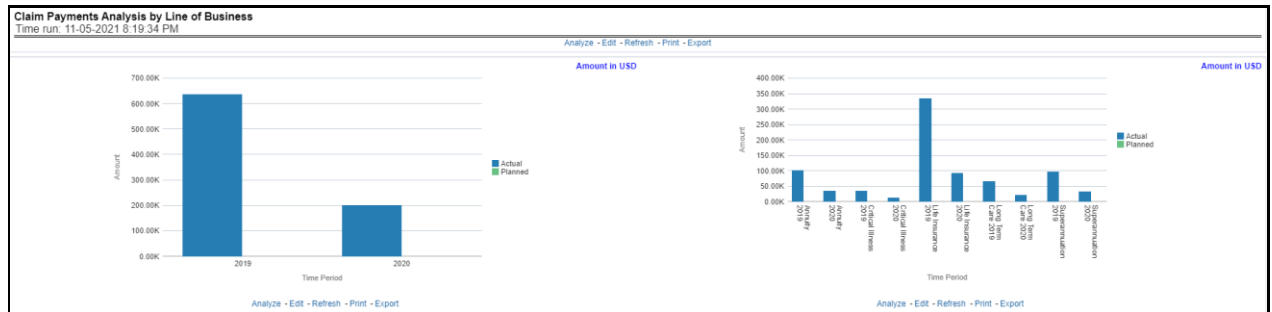
6.2.1.3.9   Claim Expense Analysis by Line of Business

This report shows claim expenses by lines of business through a comparison between actual and planned values. This report can be viewed over various periods, company, Region, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 359: Claim Expense Analysis by Lines of Business

6.2.1.3.10   Claim Recovery Analysis by Line of Business

This report shows claim recovery by lines of business through a comparison between actual and planned values. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 360: Claim Recovery Analysis by Lines of Business
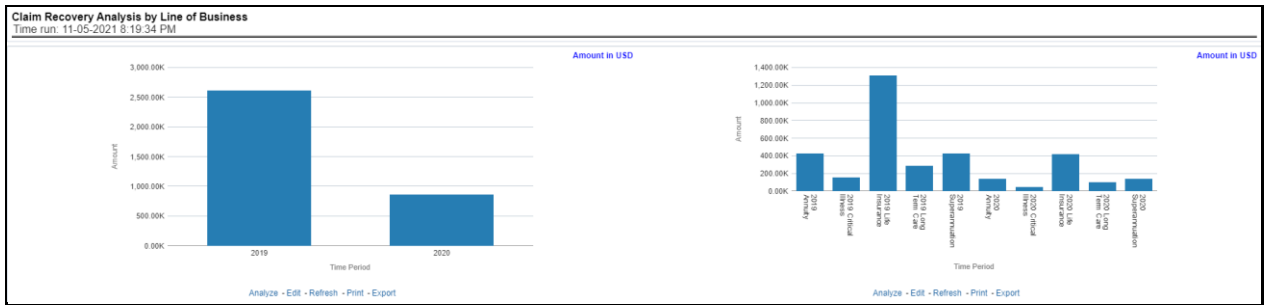
6.2.1.3.11   Policy Attrition by Line of Business

This report shows policy attritions by lines of business. This report can be viewed for current performance by different attrition types such as cancellation, expiry, and non-renewals. This report can also be analyzed both in terms of lost policy counts and lost written premium. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts. The pie chart shows policy counts by current in-time values wherein the line graph represents the values through a time series.

Figure 361: Policy Attrition by Line of Business

6.2.1.3.12   Top Attrition Reasons by Lines of Business

This report analyzes policy attrition reasons and ranks them by each attrition reason and by lines of business.

Figure 362: Top Attrition Reasons by Lines of Business

Top Attrition Reasons by Line of Business
Time run: 11-05-2021 8:32:35 PM

Type	Rank	Reason	Annuity	Critical Illness	Disability	Life Insurance	Long Term Care	Superannuation
Top Cancellation Reasons	1	MSG				1.08%	4.84%	6.48%
	2	OTH				3.23%	1.61%	4.63%
Top Expiration Reasons	1	MSG	20.00%			9.68%	12.90%	5.56%
	2	OTH	8.00%			4.30%	6.45%	14.81%
Top Nonrenewal Reasons	1	MSG	16.00%			8.60%	17.74%	8.33%
	2	OTH	12.00%			4.30%	11.29%	8.33%
	1	MSG	24.00%	50.00%	100.00%	35.48%	27.42%	25.93%
	2	OTH	20.00%	50.00%		33.33%	17.74%	25.93%

Analyze - Edit - Refresh - Print - Export

6.2.1.3.13   Attrition Analysis by Lines of Business

This report analyzes policy attrition reasons by lines of business and shows attritions through the three key parameters such as lost policy count, lost premium count, and attrition ratio.

Figure 363: Attrition Analysis by Lines of Business

Line of Business Attrition Analysis
Time run: 11-05-2021 8:32:35 PM

Line of Business	Lost Policy Count	Lost Written Premium	Attrition Ratio
Annuity	11	185,508,083.40	100.00
Critical Illness	0		0.00
Disability	0		0.00
Life Insurance	45	265,289.03	48.39
Long Term Care	24	1,369,348,040.70	82.76
Superannuation	52	2,125,244,048.70	92.86

Analyze - Edit - Refresh - Print - Export

6.2.1.3.14   Top Ten Regions Analysis

This report analyzes policy business at a regional level and displays top-performing Lines of business and regions. The lines of business and region-wise ranking can be further analyzed through the following performance indicators:

- Written Premium
- Average Written Premium
- Conversion Ratio
- Policy Count
- Quote Count
- Attrition Ratio
- Claim Ratio
- Claim Payments
- Claim Count

Figure 364: Top Ten Regions Analysis

6.2.1.4 Product Tab

The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:
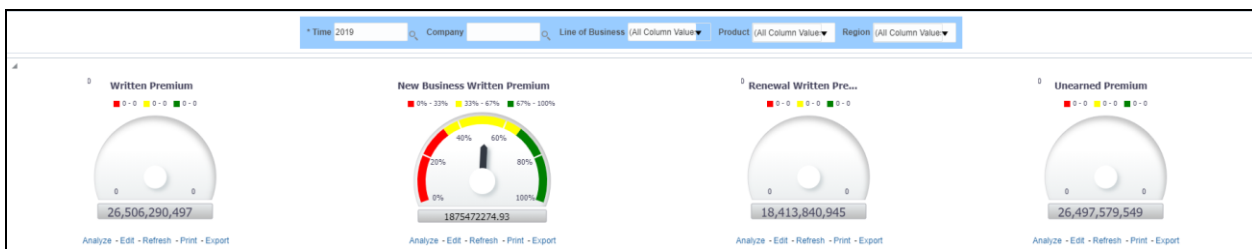
- Time
- Company
- Lines of business
- Product
- Region

The various reports available under this tab are detailed in the following sections.

6.2.1.4.1 Key Product Performance Indicators Flash

This report shows snapshots of current key performance areas against the target.

Figure 365: Key Product Performance Indicators Flash

6.2.1.4.2 Top 10 Products by Written Premium

This report ranks the top ten products in terms of written premium and their previous ranking. This report can be viewed over various periods, company, region products, and lines of business selected from page-level prompts.

Figure 366: Top 10 Products by Written Premium

Top 10 Products by Written Premium
Time run: 11-05-2021 9:02:36 PM

Amount in USD

Time Period	Rank	Product Name	Written Premium	Previous Rank
▸ 2019	1	Retirement Plan	5,442,061,482.90	
	2	Fixed Annuity	611,599,960.20	
	3	Indexed Annuity	183,100,247.70	
	4	Variable Annuity	86,006,532.30	
	5	Term Life Product	58,767,210.60	
	6	Universal Life	420,341.21	
	7	Hospital	37,969.69	
	8	Long Term Disability	32,491.61	
	9	Critical Illness	26,601.39	
	10	Disability Income Replacement	6,262.34	

Analyze - Edit - Refresh - Print - Export

6.2.1.4.3 Bottom 10 Products by Written Premium

This report ranks the lowest-performing bottom ten products in terms of written premium and their previous ranking. This report can be viewed over various periods, company, Region, product, and lines of business selected from page-level prompts.

Figure 367: Bottom 10 Products by Written Premium

Bottom 10 Products by Written Premium
Time run: 11-05-2021 9:02:36 PM

Amount in USD

Time Period	Rank	Product Name	Written Premium	Previous Rank
▸ 2019	1	Short Term Disability	5,559.74	
	2	Major Medical	6,030.77	
	3	Disability Income Replacement	6,262.34	
	4	Critical Illness	26,601.39	
	5	Long Term Disability	32,491.61	
	6	Hospital	37,969.69	
	7	Universal Life	420,341.21	
	8	Term Life Product	58,767,210.60	
	9	Variable Annuity	86,006,532.30	
	10	Indexed Annuity	183,100,247.70	

Analyze - Edit - Refresh - Print - Export

6.2.1.4.4 Top 10 Products by Policy Count

This report ranks the best performing top ten products in terms of policy counts and their previous ranking. This report can be viewed over various periods, company, Region, product, and lines of business selected from page-level prompts.

Figure 368: Top 10 Products by Policy Count

Top 10 Products by Policy Count
Time run: 11-05-2021 9:02:36 PM

Time Period	Rank	Product Name	Policy Count	Previous Rank
▶ 2019	1	Retirement Plan	85	
	2	Universal Life	70	
	3	Fixed Annuity	10	
	4	Long Term Disability	7	
	5	Hospital	7	
	6	Critical Illness	5	
	7	Indexed Annuity	2	
	8	Disability Income Replacement	2	
	9	Variable Annuity	1	
	10	Term Life Product	1	

Analyze - Edit - Refresh - Print - Export

6.2.1.4.5 Bottom 10 Products by Policy Count

This report ranks the lowest-performing bottom ten products in terms of policy counts and their previous ranking. This report can be viewed over various periods, company, Region, products, and lines of business selected from page-level prompts.

Figure 369: Bottom 10 Products by Policy Count

Bottom 10 Products by Policy Count
Time run: 11-05-2021 9:02:36 PM

Time Hierarchy	Rank	Product Name	Policy Count	Previous Rank
▶ 2019	1	Variable Annuity	1	
	2	Term Life Product	1	
	3	Short Term Disability	1	
	4	Major Medical	1	
	5	Indexed Annuity	2	
	6	Disability Income Replacement	2	
	7	Critical Illness	5	
	8	Long Term Disability	7	
	9	Hospital	7	
	10	Fixed Annuity	10	

Analyze - Edit - Refresh - Print - Export

6.2.1.4.6 Top 10 Products by Earned Premium

This report ranks the best performing top ten products in terms of earned premium and their previous ranking. This report can be viewed over various periods, company, Region, products, and lines of business selected from page-level prompts.

Figure 370: Top 10 Products by Earned Premium

Top 10 Products by Earned Premium
Time run: 11-05-2021 9:02:36 PM

Amount in USD

Time Period	Rank	Product Name	Earned Premium	Previous Rank
▶ 2019	1	Retirement Plan	3,070,068.69	
	2	Universal Life	2,191,761.27	
	3	Fixed Annuity	446,910.43	
	4	Long Term Disability	345,362.10	
	5	Critical Illness	132,731.60	
	6	Hospital	101,109.54	
	7	Indexed Annuity	84,749.99	
	8	Variable Annuity	84,201.53	
	9	Disability Income Replacement	75,995.14	

Analyze - Edit - Refresh - Print - Export

6.2.1.4.7 Bottom 10 Products by Earned Premium

This report ranks the lowest-performing bottom ten products in terms of earned premium and their previous ranking. This report can be viewed over various periods, company, Region, products, and lines of business selected from page-level prompts.

Figure 371: Bottom 10 Products by Earned Premium

Bottom 10 Products by Earned Premium
Time run: 11-05-2021 9:02:36 PM

Amount in USD

Time Period	Rank	Product Name	Earned Premium	Previous Rank
▶ 2019	1	Disability Income Replacement	75,995.14	
	2	Variable Annuity	84,201.53	
	3	Indexed Annuity	84,749.99	
	4	Hospital	101,109.54	
	5	Critical Illness	132,731.60	
	6	Long Term Disability	345,362.10	
	7	Fixed Annuity	446,910.43	
	8	Universal Life	2,191,761.27	
	9	Retirement Plan	3,070,068.69	

Analyze - Edit - Refresh - Print - Export

6.2.1.4.8 Claim Payment Analysis by Product

This report shows claim payments by-products through a comparison between actual and planned values. This report can be viewed over various periods, company, Region, product, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.
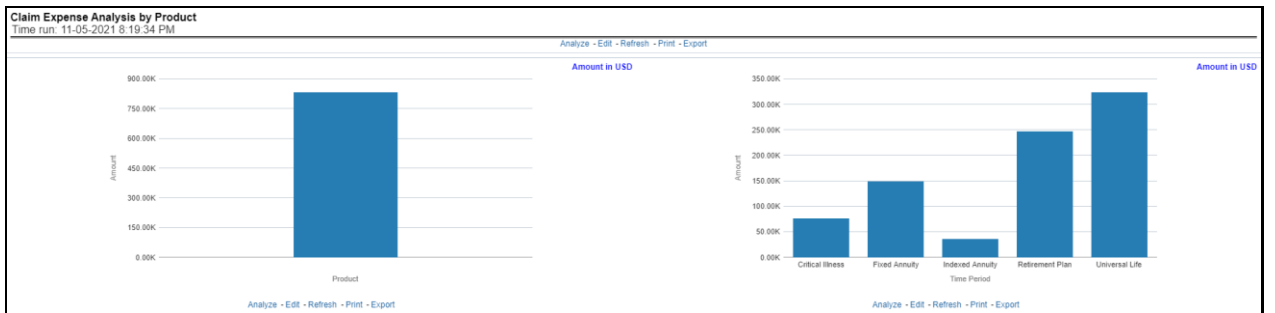
Figure 372: Claim Payment Analysis by Product
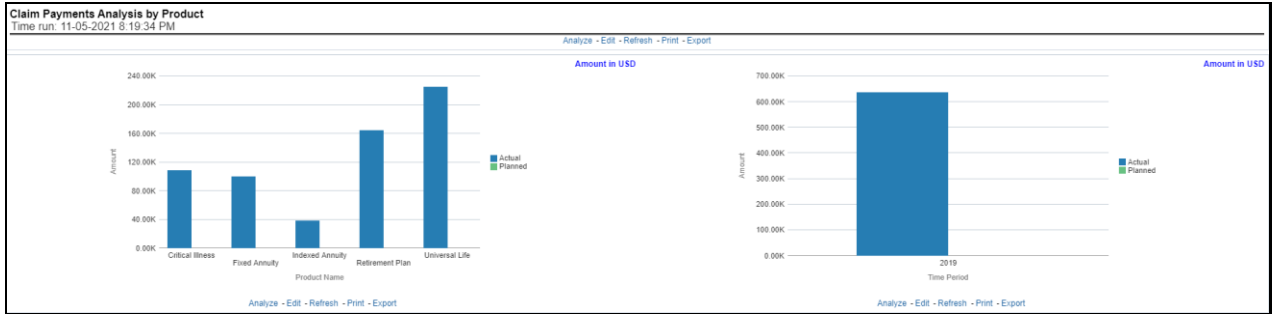
6.2.1.4.9 Claim Expense Analysis by Products

This report shows the claim expenses incurred for products through a comparison between actual and planned values. This report can be viewed over various periods, company, Region, products, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 373: Claim Expense Analysis by Product

6.2.1.4.10 Claim Recovery Analysis by Products

This report shows claim recoveries by-products through a comparison between actual and planned values. This report can be viewed over various periods, company, Region, product, and lines of business selected from page-level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Figure 374: Claim Recovery Analysis by Products

6.2.1.4.11 Policy Attrition by Product

This report shows policy attritions by Products. This report can be viewed for current performance by different attrition types like cancellation, expiry, and non-renewals. This report can also be analyzed both

in terms of lost policy counts and lost written premium. This report can be viewed over various periods, company, Region, Product, and lines of business selected from page-level prompts. The pie chart shows policy counts by current in-time values wherein the line graph represents the values through a time series.

Figure 375: Policy Attrition by Product

6.2.1.4.12 Top Attrition Reasons by Product

This report analyzes policy attrition reasons and ranks them by each attrition reason and by lines of business.

Figure 376: Top Attrition Reasons by Product

Top Attrition Reasons by Product
Time run: 11-05-2021 9:02:36 PM

Type	Rank	Previous Rank	Reason	Critical Illness	Disability Income Replacement	Fixed Annuity	Hospital	Indexed Annuity	Long Term Disability	Major Medical	Retire Plan
Top Cancellation Reasons	1		MSG								6.
	1		OTH						14.29%		4.
Top Expiration Reasons	1		MSG	20.00%		15.79%		25.00%	28.57%		8.
	2		OTH			5.26%	14.29%				10.
Top Nonrenewal Reasons	1		MSG	20.00%		15.79%	14.29%	25.00%			8.
	1		OTH		50.00%	10.53%					7.
	1		MSG	20.00%	50.00%	26.32%	28.57%	50.00%	28.57%	100.00%	29.
	1		OTH	40.00%		26.32%	42.86%		28.57%		26.

Analyze - Edit - Refresh - Print - Export

6.2.1.4.13 Product Attrition Analysis

This report analyzes policy attrition reasons by-products and shows attritions through the three key parameters lost policy count, lost premium count, and attrition ratio.

Figure 377: Product Attrition Analysis

Product Attrition Analysis
Time run: 11-05-2021 9:02:36 PM

Product Name	Lost Policy Count	Lost Written Premium	Attrition Ratio
Critical Illness	3	15,219.32	60.00%
Disability Income Replacement	1	1,083.05	50.00%
Fixed Annuity	8	181,382,232.90	80.00%
Hospital	3	16,370.41	42.86%
Indexed Annuity	1	88,032,379.20	50.00%
Long Term Disability	5	21,951.09	71.43%
Major Medical	0		0.00%
Retirement Plan	72	2,842,594,882.50	84.71%
Short Term Disability	0		0.00%
Term Life Product	1	58,767,210.60	100.00%
Universal Life	33	210,665.17	47.14%
Variable Annuity	0		0.00%

Analyze - Edit - Refresh - Print - Export

6.2.1.4.14 Top Ten Regions Analysis

This report analyzes policy business at a regional level and displays top-performing Products and regions. The product and region wise ranking can be further analyzed through the following performance indicators:

- Written Premium
- Average Written Premium
- Conversion Ratio
- Policy Count
- Quote Count
- Attrition Ratio
- Claim Ratio
- Claim Payments
- Claim Counts

Figure 378: Top Ten Regions Analysis

Top Ten Regions Analysis
Time run: 11-05-2021 8:19:34 PM

Analyze - Edit - Refresh - Print - Export

Analyze By Average Written Premium▾

Amount in USD

Time Period	Product Name	Region Name	Current Rank	Average Written Premium	Product Average Written Premium	Percentage of Product Average	Previous Rank
▶ 2019	Critical Illness	WEST_Desc	1	6,493.35	16,042.94	40.47%	
		NORTHEST_Desc	2	5,484.48	16,042.94	34.19%	
		SOUTH_Desc	3	4,065.10	16,042.94	25.34%	
	Disability Income Replacement	MIDWEST_Desc	1	5,179.29	6,262.34	82.71%	
		WEST_Desc	2	1,083.05	6,262.34	17.29%	
	Fixed Annuity	NORTHEST_Desc	1	85,978,912.65	228,831,726.63	37.57%	
		SOUTH_Desc	2	63,328,385.78	228,831,726.63	27.67%	
		MIDWEST_Desc	3	53,402,081.80	228,831,726.63	23.34%	
		WEST_Desc	4	26,122,346.40	228,831,726.63	11.42%	
	Hospital	NORTHEST_Desc	1	7,071.37	16,775.27	42.15%	
		WEST_Desc	2	5,284.76	16,775.27	31.50%	
		SOUTH_Desc	3	4,419.14	16,775.27	26.34%	
	Indexed Annuity	MIDWEST_Desc	1	95,067,868.50	183,100,247.70	51.92%	
		NORTHEST_Desc	2	88,032,379.20	183,100,247.70	48.08%	
	Long Term Disability	SOUTH_Desc	1	5,402.40	17,020.24	31.74%	
		MIDWEST_Desc	2	5,157.12	17,020.24	30.30%	
		NORTHEST_Desc	3	3,384.21	17,020.24	19.88%	
		WEST_Desc	4	3,076.51	17,020.24	18.08%	
	Major Medical	WEST_Desc	1	6,030.77	6,030.77	100.00%	
	Retirement Plan	WEST_Desc	1	71,308,009.84	255,202,943.41	27.94%	
		MIDWEST_Desc	2	64,221,145.40	255,202,943.41	25.16%	
		SOUTH_Desc	3	59,857,439.84	255,202,943.41	23.45%	
		NORTHEST_Desc	4	59,816,348.33	255,202,943.41	23.44%	
	Short Term Disability	SOUTH_Desc	1	5,559.74	5,559.74	100.00%	
	Term Life Product	WEST_Desc	1	58,767,210.60	58,767,210.60	100.00%	

Rows 1 - 25

6.2.1.5   Region Tab

The Region tab includes reports represented in tabular and map format that summarizes results for geographical regions. The filters for this tab allow the report results to be focused on selected combinations for geographical comparison. The filters include:

- Time
- Company
- Lines of business
- Product
- Region

The various reports available for this tab are discussed in the following sections.

6.2.1.5.1   Premium By Region

This report shows different types of premium revenue by various geographical regions. This report can be viewed over various periods, company, Region, product, and lines of business selected from the page-level prompts. This report shows premium income through the following premiums.

- Written premium
- Earned premium
- Ceded premium
- Retained premium
- Refund premium
- Uncollected earned premiums

Drill Down: The report Premium By Region can be further analyzed by regions, period, and premium types, for example, written premium, earned premium, ceded premium, retained premium, refund

premium, and uncollected Earned Premium. Click any premium type to view the report in the drill-down mode.

Figure 379: Premium by Region
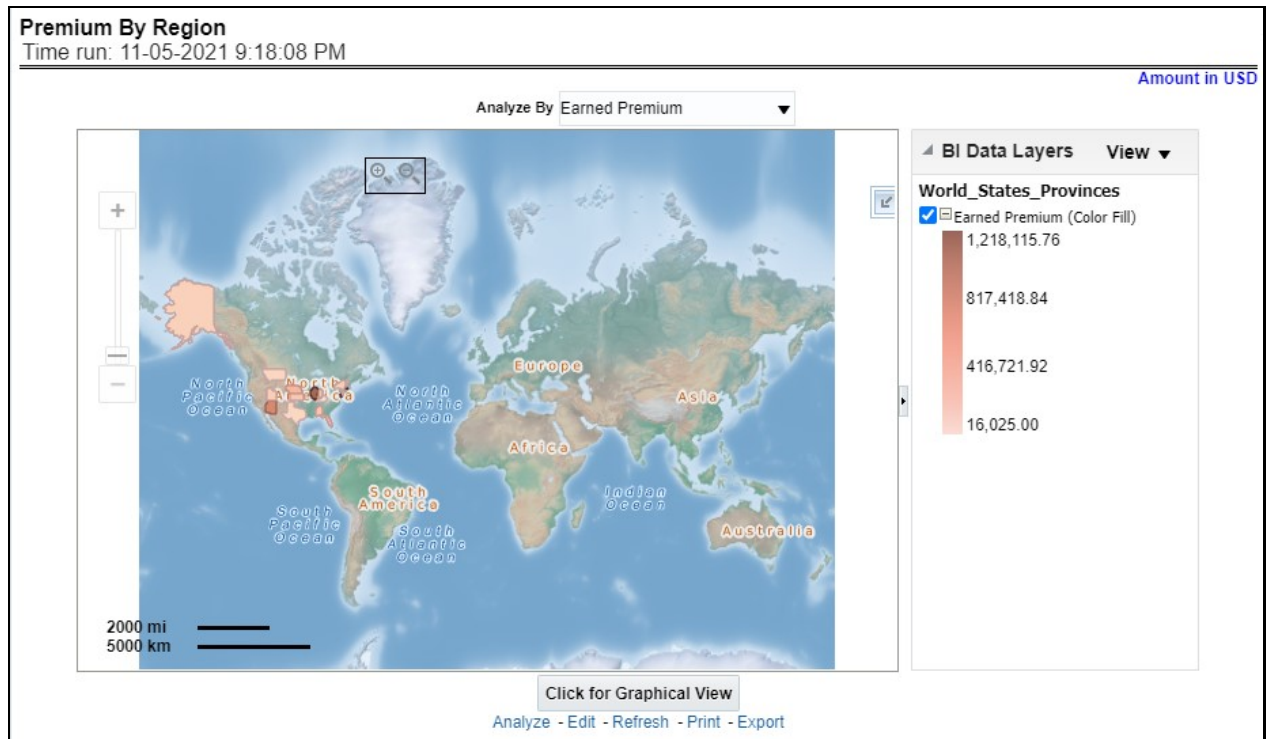
6.2.1.5.2   Active Policy Counts By Region

This report shows the count of policies written by different policy types, that is, total policy count, new business policy count, and renewal policy count. This report can be viewed over various periods, company, Region, product, and lines of business selected from the page-level prompts.

Drill Down: The report can be further analyzed by regions, period, and policy counts of different policy statuses, for example, policy count, new business policy count, and renewal policy count. Click any policy status to view the report in the drill-down mode.

Figure 380: Active Policy Counts By Region
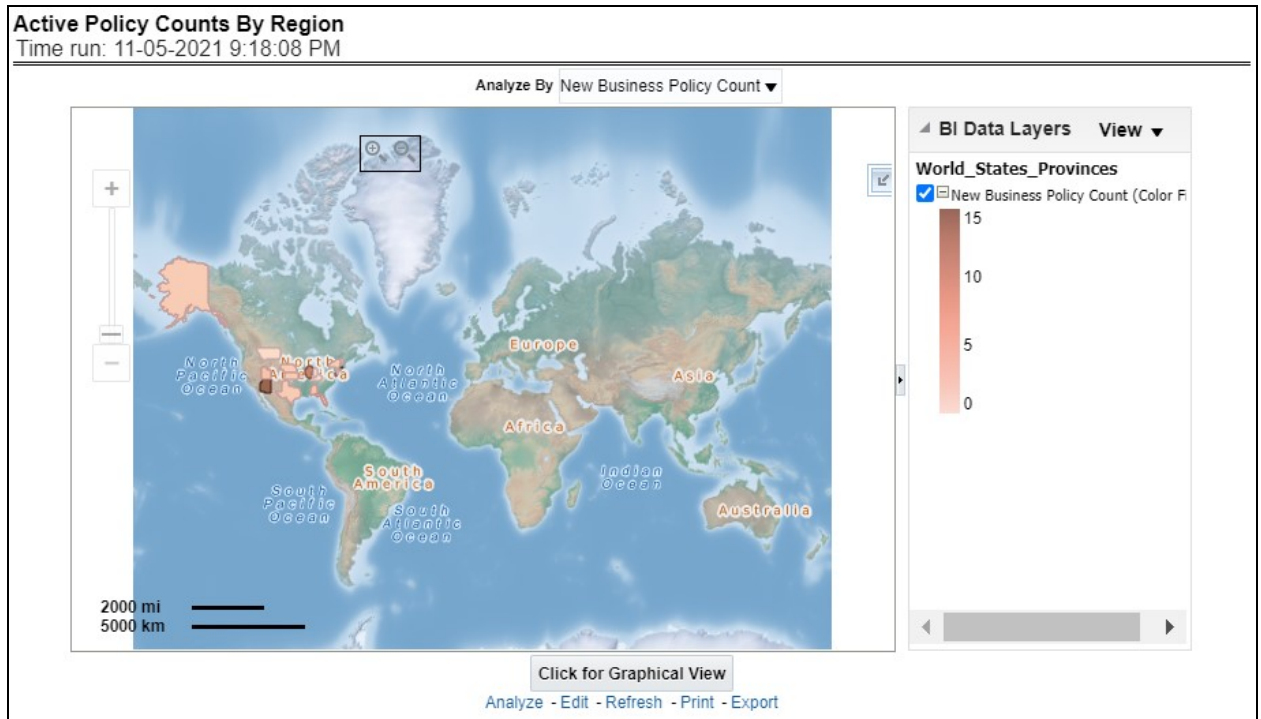
6.2.1.5.3   Ratios by Region

This report shows key indicator ratios like expense ratio, claim ratio, and claim settlement ratio by different regions. This report can be viewed over various periods, company, Region, product, and lines of business selected from page-level prompts.

Drill Down: The report can be further analyzed by regions, period, and ratios like new business attrition ratio, and renewal business attrition ratio. Click any ratio to view the report in the drill-down mode.

Figure 381: Ratios by Region
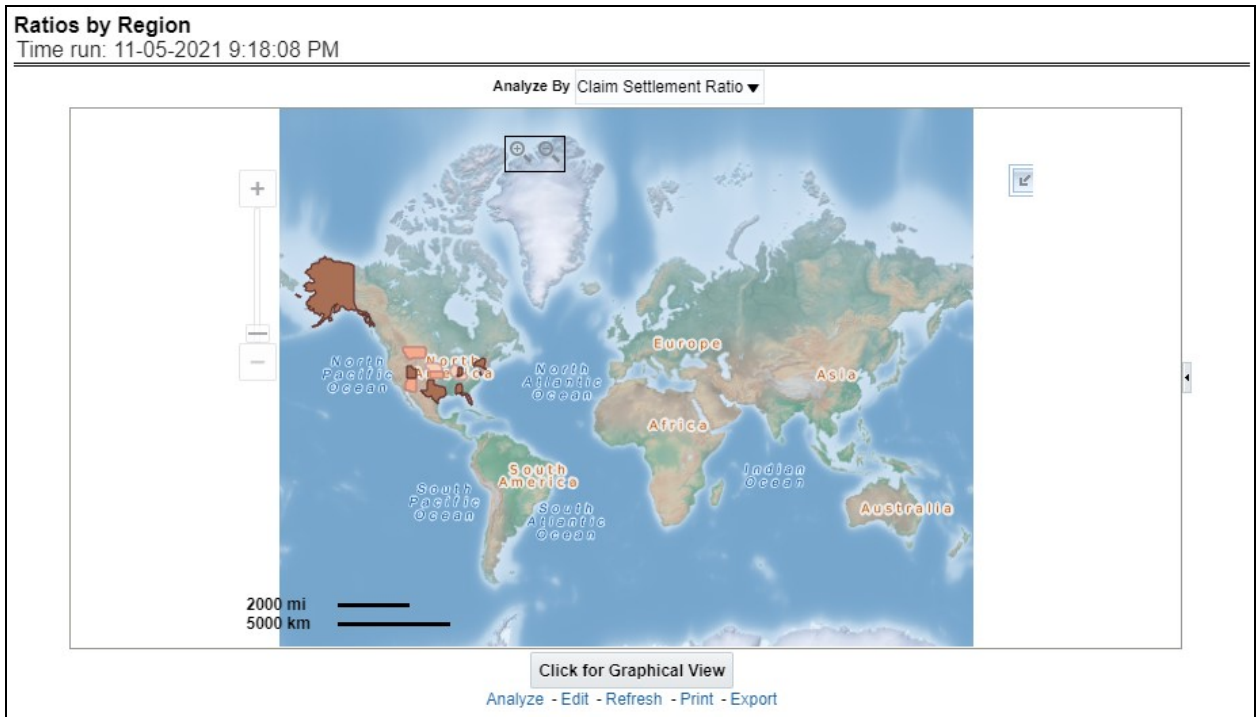
6.2.1.5.4 Lapses by Region

This report shows, lapses and attritions by region represented by new and renewal business attrition ratios as well as written premium lost for new and renewal business attrition policies. This report can be viewed over various periods, company, line of business, and product as selected from page-level prompt.

Figure 382: Lapses by Region
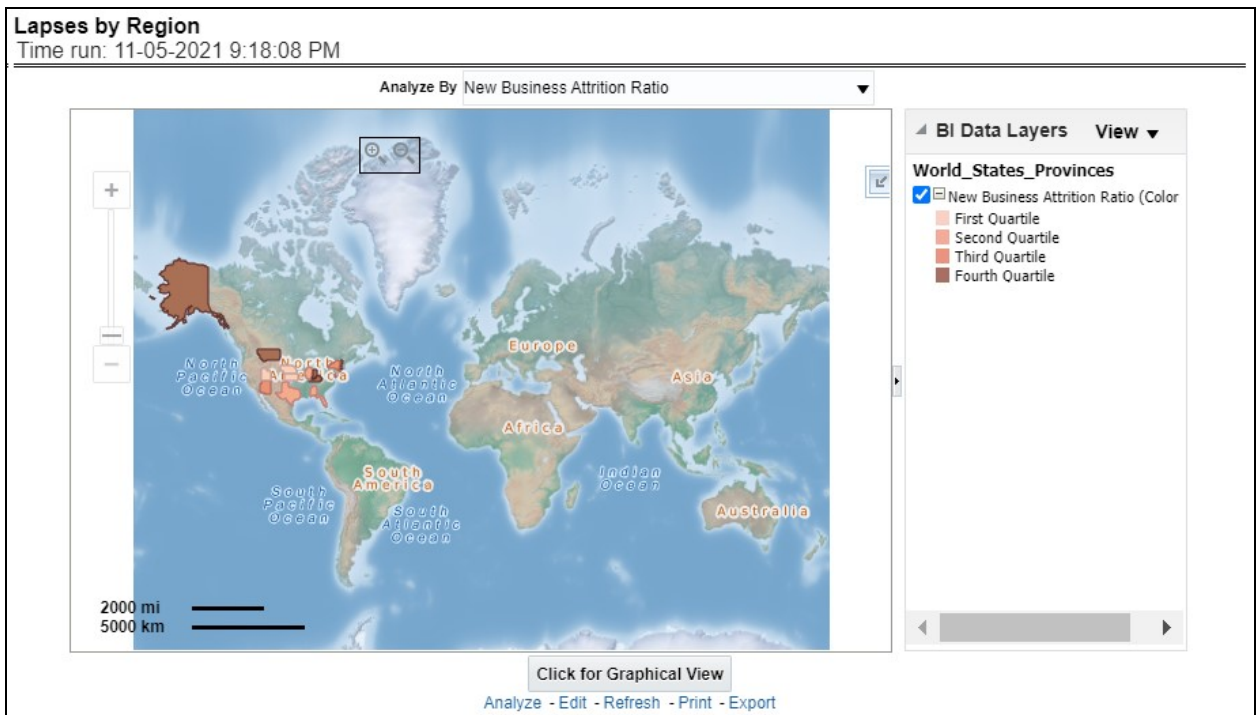
6.2.1.5.5   Lapse Policy Counts by Region

This report shows a count of policies in lapsed status. This can be viewed by cancelled policy counts, total expired policies, non-renewed policies as available at the report level filter. This report can be viewed over different periods, companies, lines of business, and products as selected from page-level prompt.

Figure 383: Lapse Policy Counts for Region
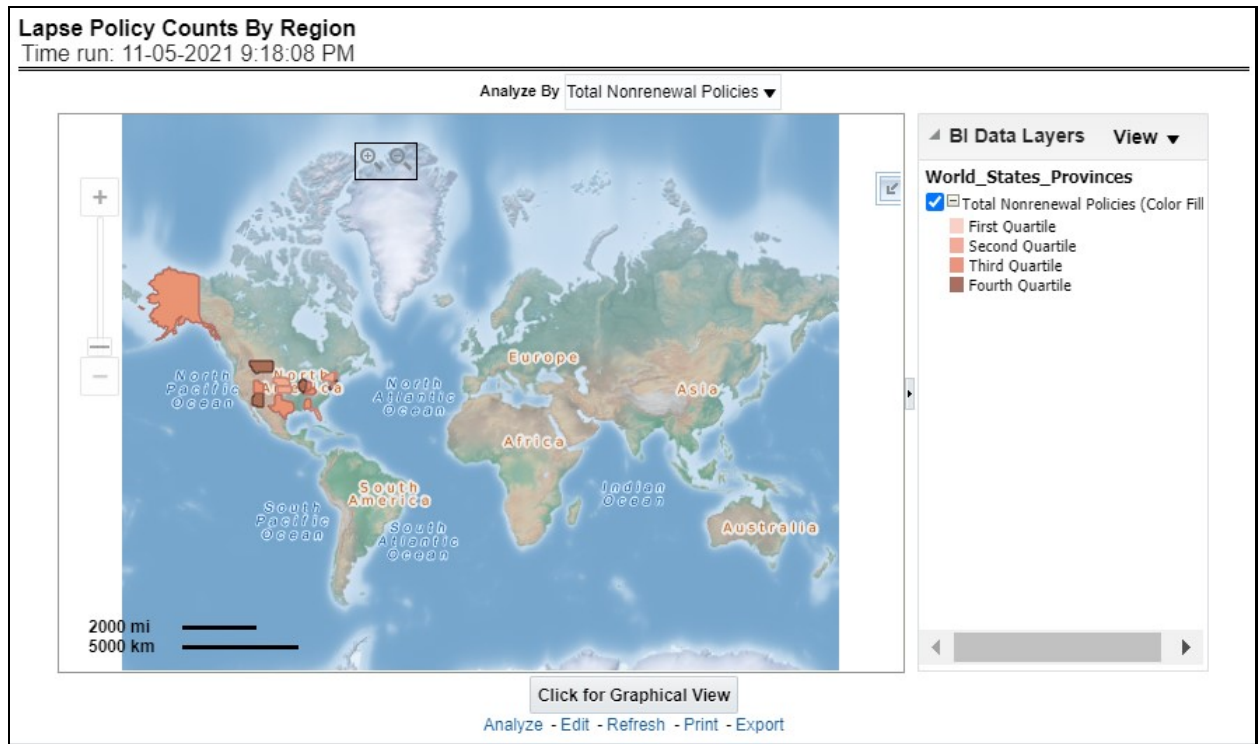
6.2.1.5.6   Claim Status By Region

This report illustrates the count of claims by claims in a different status, for example, claims reported, claims settled, and claims in litigation. This report can be viewed over various periods, company, Region, product, and lines of business selected from page-level prompts.

Drill Down: The report can be further analyzed by regions, period, claim status, and counts, for example, Number of Claims Reported, Number of Claims Settled, and Litigation Claims. Click any claim status to view the report in the drill-down mode.

Figure 384: Claim Status By Region
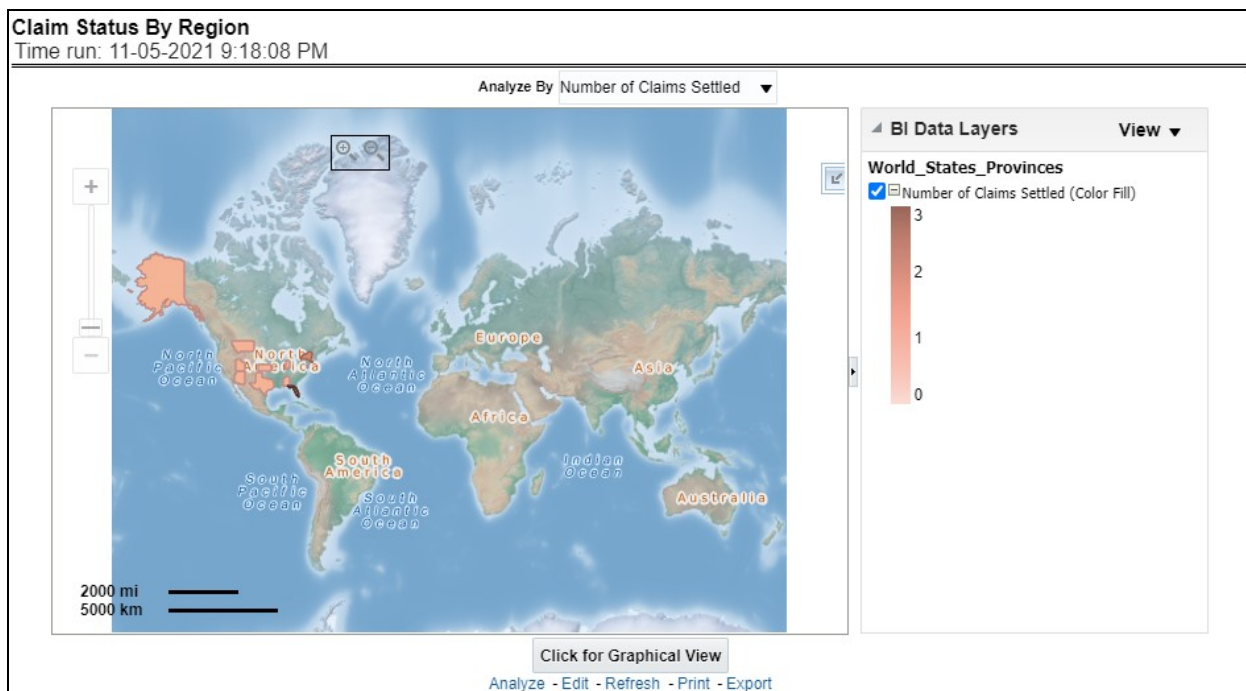
6.2.1.5.7   Claim Payments by Region

This report illustrates the claim payment like loss payments, catastrophic claim payments, and litigation claim payments through the geographical map and a drill through time series. This report can be viewed over various periods, company, Region, product, and lines of business selected from page-level prompts.

Drill Down: The report can be further analyzed by regions, period, and claims, for example, Number of loss payments, catastrophic claim payments, and litigation claim payments. Click any claim payment to view the report in the drill-down mode.

Figure 385: Claim Payments by Region
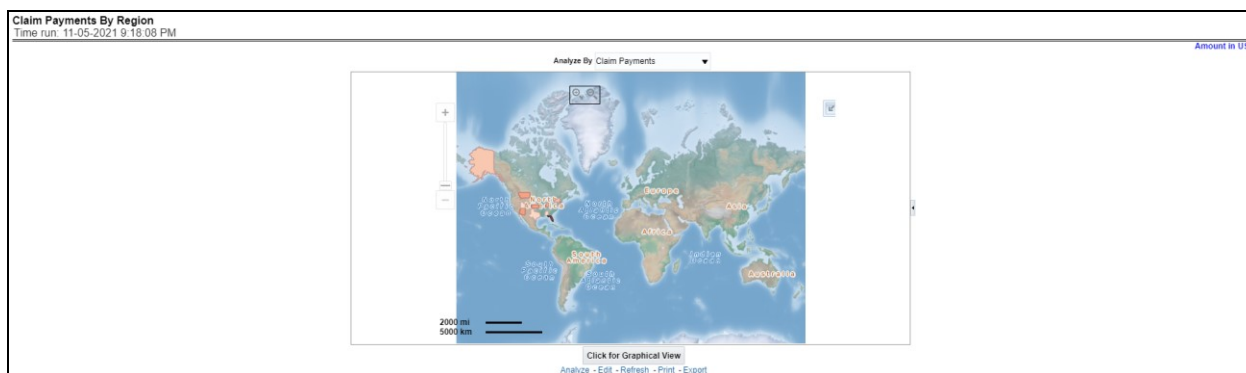
6.2.1.5.8   Producer Ranking By Region

This report consists of three further reports, which show

i)   the ranking for the top ten best performing and

ii)   bottom ten least performing producers.

iii)   This report also shows the region-wise ranking by the number of customers through a map and tabular forms.

Drill Down: This report can be further analyzed by clicking each region where top or bottom 10 producers are ranked for each region and their performance measurement for each ranked producer through the following performance key indicators:

- Policy Count

- Written Premium

- Bind (Conversion)Ratio

- Attrition Ratio

- Claim Count

Figure 386: Producer Ranking By Region

6.2.1.5.9   Top 10 Producers

This report lists out top-performing producers by region with their previous ranks. The ranking is based on and displayed as per key indicator chosen under the Producer Ranking By Region menu.

Figure 387: 10 Ten Producers

6.2.1.5.10   Bottom 10 Producers

This report lists out the bottom ten least performing producers by region with their previous ranks. The ranking is based on and displayed as per key indicators chosen under the Producer Ranking By Region menu.

Figure 388: Bottom 10 Producers

Bottom 10 Producers
Time run: 11-05-2021 9:18:08 PM

Region	Producer Name	Rank
SOUTH_Desc	TITAN COMPANY LTD-160	5
MIDWEST_Desc	Andrew Symonds-118	4
	Andy Murray-117	3
WEST_Desc	Jerry Lucena-156	2
	Kiko Femenia-164	1

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6.2.1.5.11 Customers by Region

This report shows the number of customers by region and countries including states.

Figure 389: Customers by Region
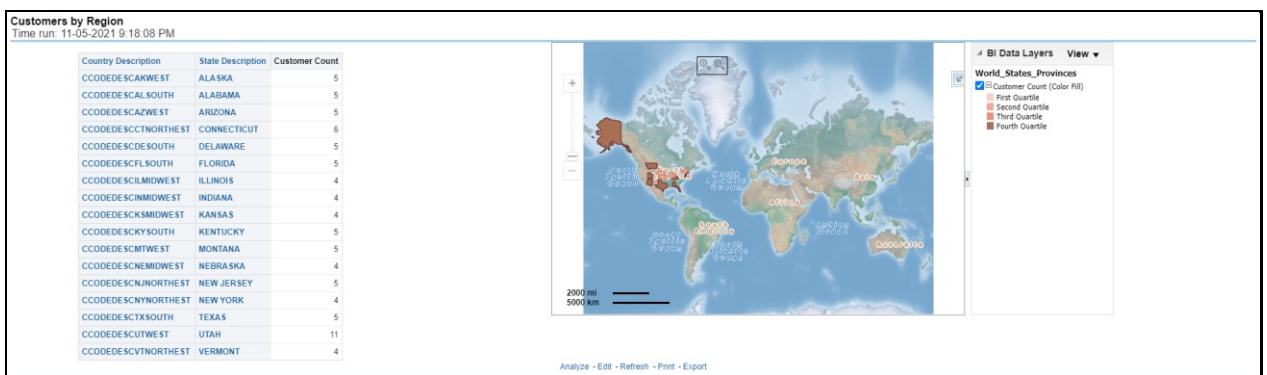
6.3 Managing Claim Performance Dashboard

This chapter explains the report available under each tab in the Claim Performance Dashboard.

6.3.1 Managing Reports

The following tabs are present in the Claim Performance Dashboard.

- Summary
- Claim Handling
- Lines of business
- Product
- Catastrophe

The following screenshots display the essential nature of the available reports as per each tab:

Figure 390: Claim Performance Tabs
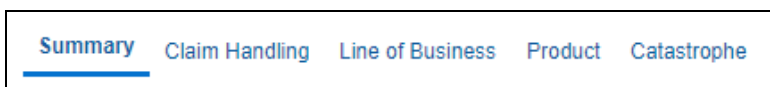
6.3.1.1 Summary Tab

The Summary tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing. The filters for this tab include:

- Time

- Company

- Catastrophe

- Region

The various reports available for this tab are discussed in the following sections.

6.3.1.1.1 Key Claim Performance Indicators Flash

This report shows snapshots of key performance indicators represented through flash boxes for the current period.

Figure 391: Key Claim Performance Indicators Flash
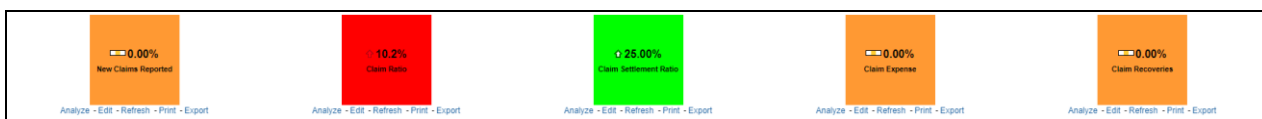
6.3.1.1.2 Claim Geographical Map

This is a geographic heat map that illustrates the count of claim occurrences over geographic regions with areas of similar amounts colored similarly. The Location of the claim provides the basis for geographical mapping.

Figure 392: Claim Geographical Map
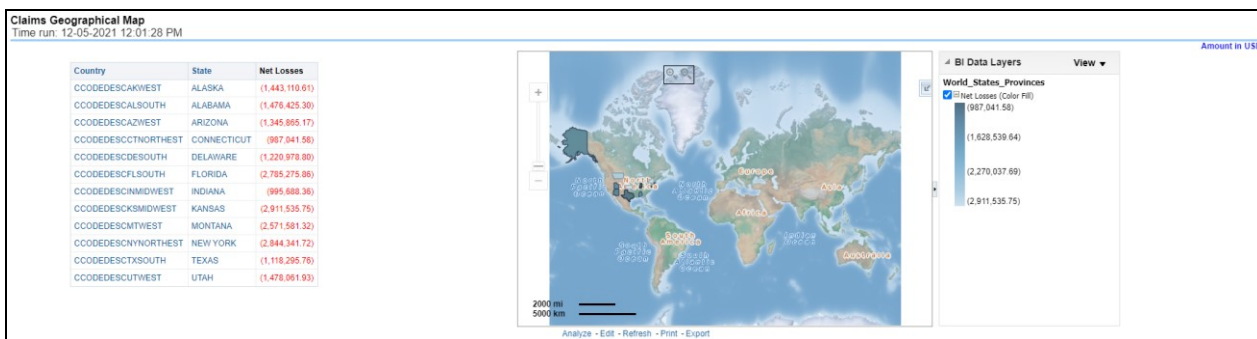
6.3.1.1.3 Claim Frequency Map

This heat map report displays a number of average claim counts, as claim frequency by region. This report can be generated for various periods, companies, regions as available in the page level prompt.

Figure 393: Claim Frequency Map
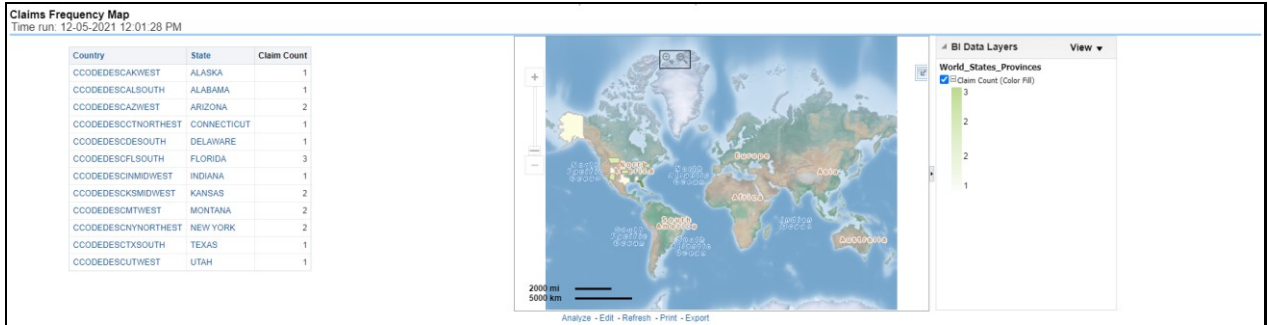
6.3.1.1.4 Top Ten Geographical Regions for Claim Payments

This is a table that ranks the geographical regions with the highest monetary amount total claim payments for a given reporting period. The percentage of all payments represents the amount of all claim payments generated during the same reporting period in comparison to those only for the given region.

Figure 394: Top Ten Geographical Regions for Claim Payments
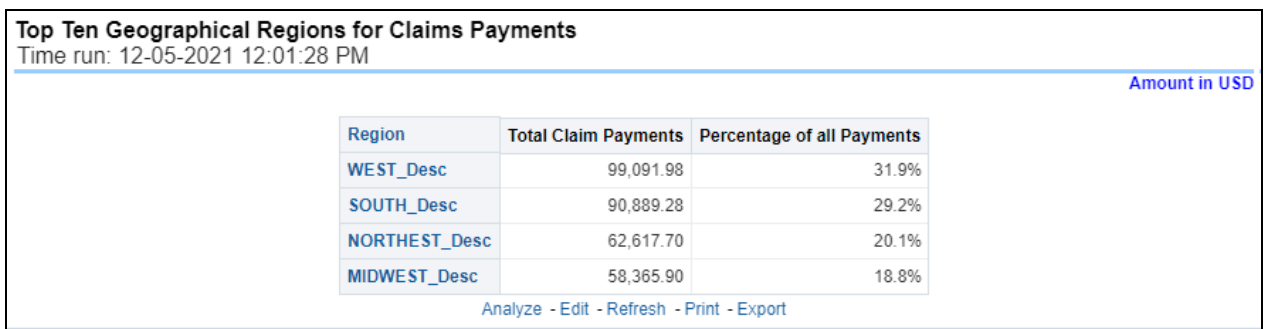
6.3.1.1.5 Top Ten Geographical Regions for Claims Reported

This is a table that ranks the geographical regions with the highest claim counts for a given reporting period. The percentage of all occurrences represents the amount of all claim counts generated during the same reporting period in comparison to those only for the given region.

Figure 395: Top Ten Geographical Regions for Claims Reported
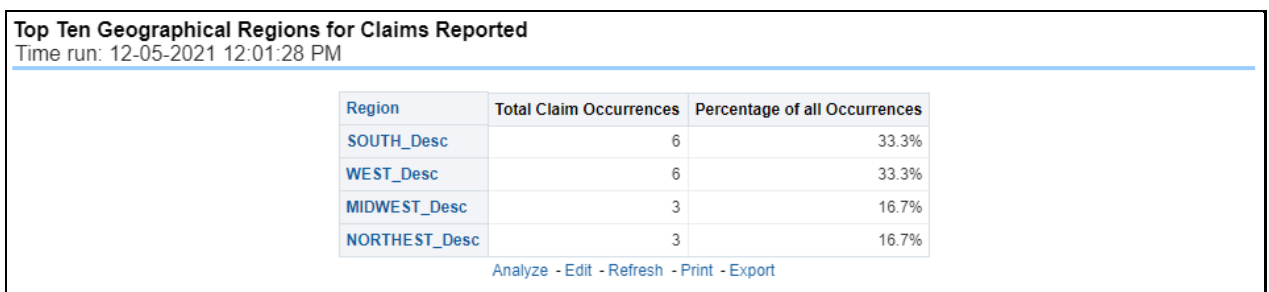
6.3.1.1.6 Claim Count

This report is a time-series line graph that illustrates the count of claims added to the system over a time series and represented as a line for each Line of business.

Figure 396: Claim Count
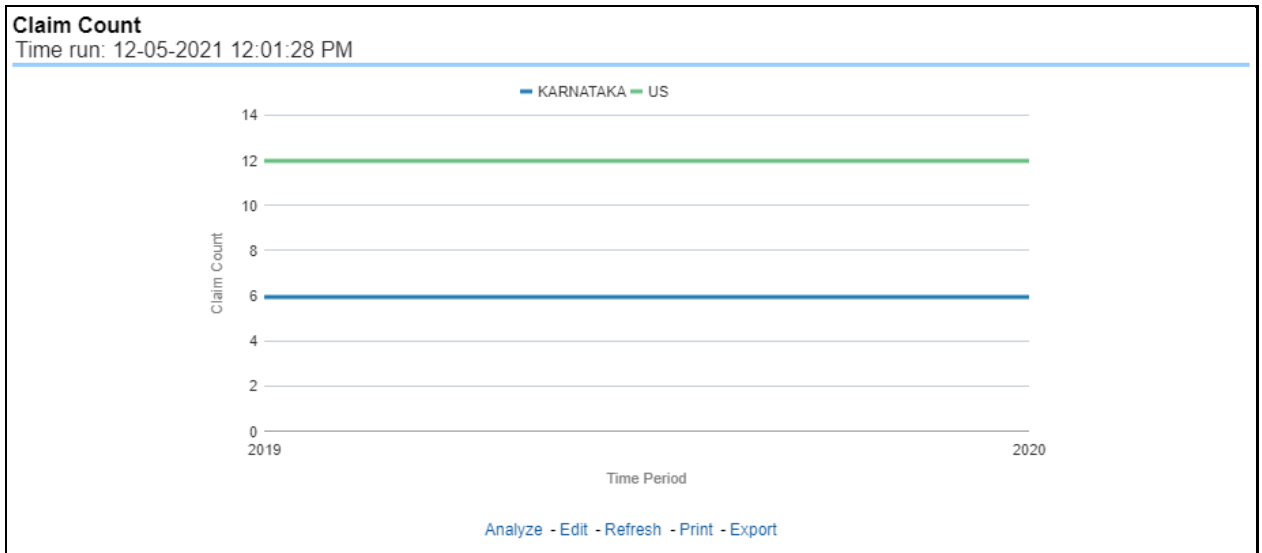
6.3.1.1.7 Claim Losses

This represents the incurred claims, the total amount of paid claims associated with a reporting period over a time series. This report is a time-series line graph generated for the enterprise as a whole and illustrates each Line of business with its own line.

Figure 397: Claim Losses
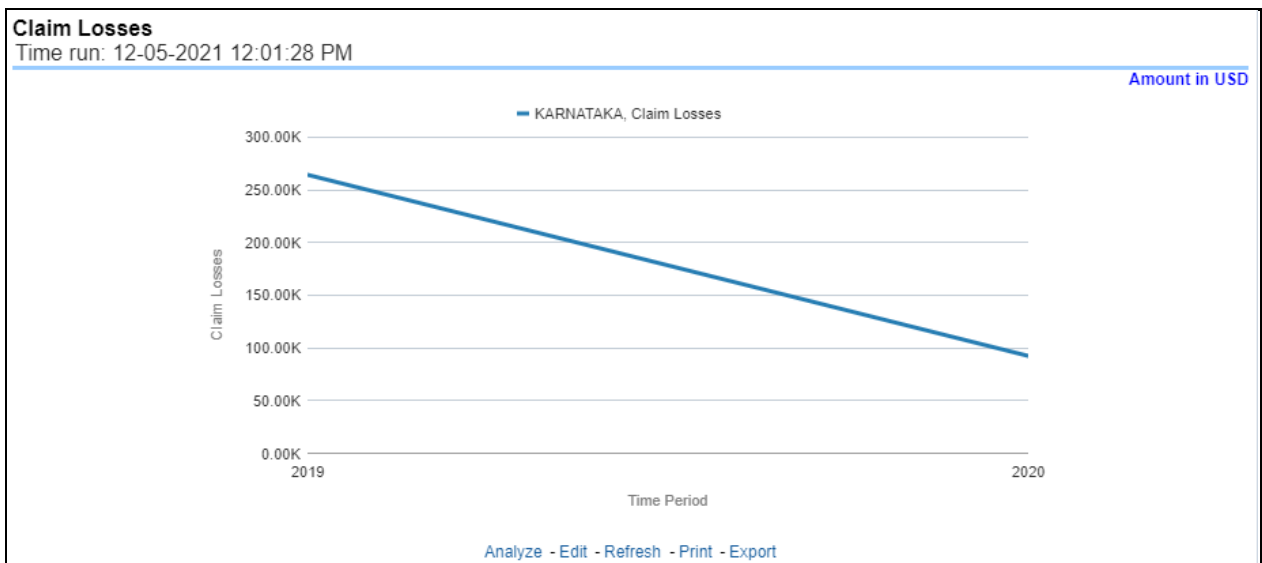
6.3.1.1.8 Claim Expenses

This report is a line graph that illustrates the monetary amount of claim expenses, payments made for services, and other non-claim-related costs, issued over a time series.

Figure 398: Claim Expenses
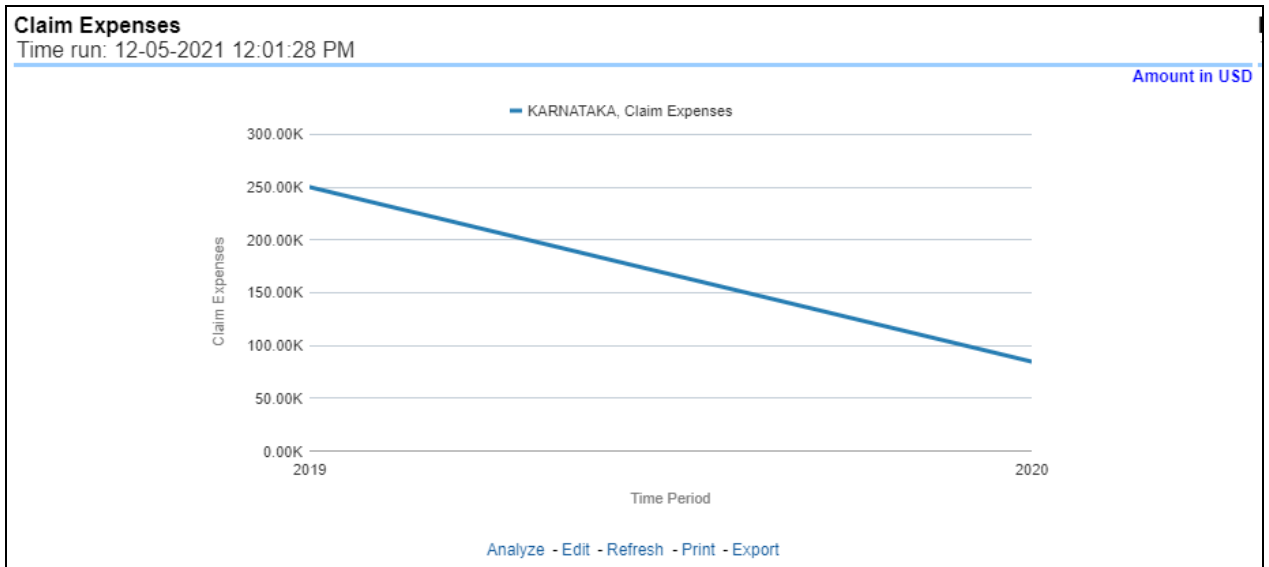
6.3.1.1.9　Number of Open Claims

This report is a time-series line graph generated on the count of open claims. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 399: Number of Open Claims
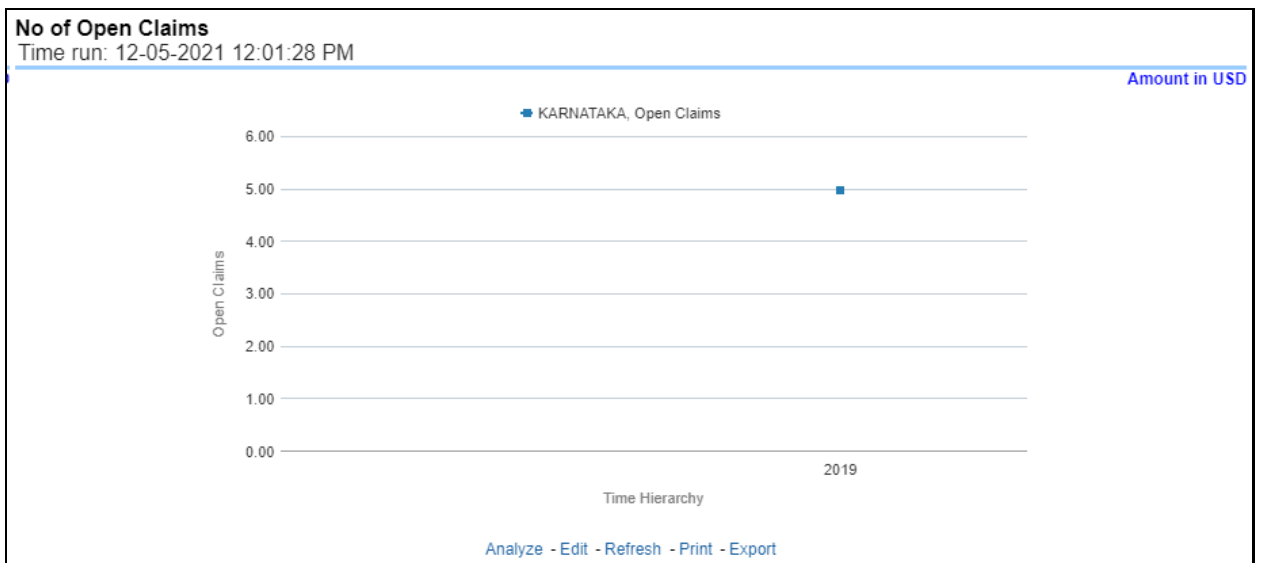
6.3.1.1.10　Claim Settlement Ratio

This report is a time-series line graph generated as the percentage of settled claims against total claims received. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 400: Claim Settlement Ratio
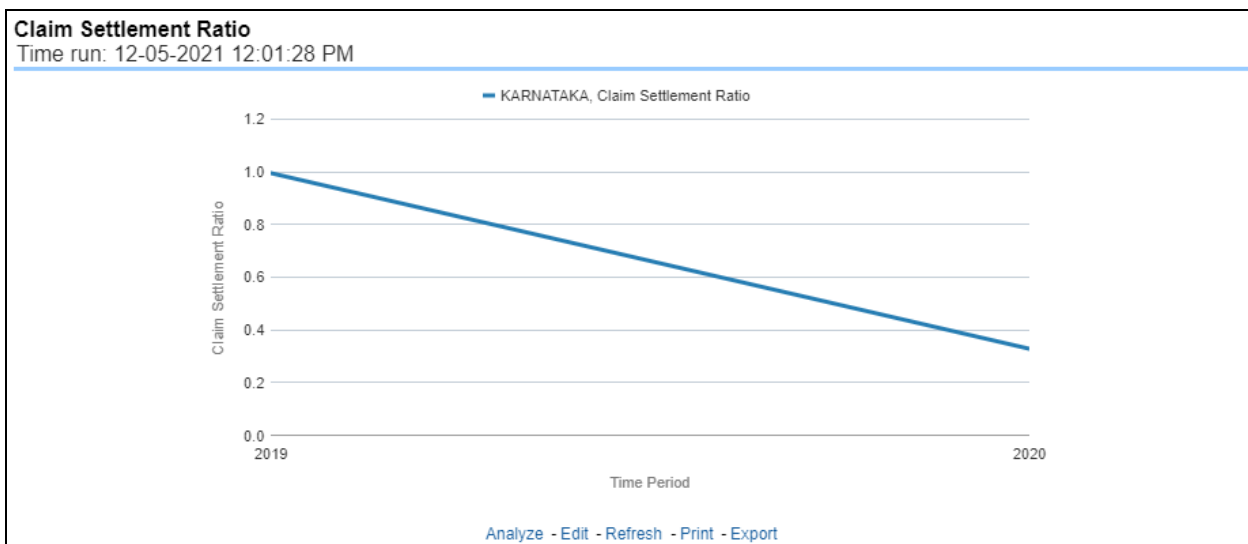
6.3.1.1.11 Claim Ratio

This report is a time-series line graph generated as the percentage of claims payments against premium income. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 401: Claim Ratio
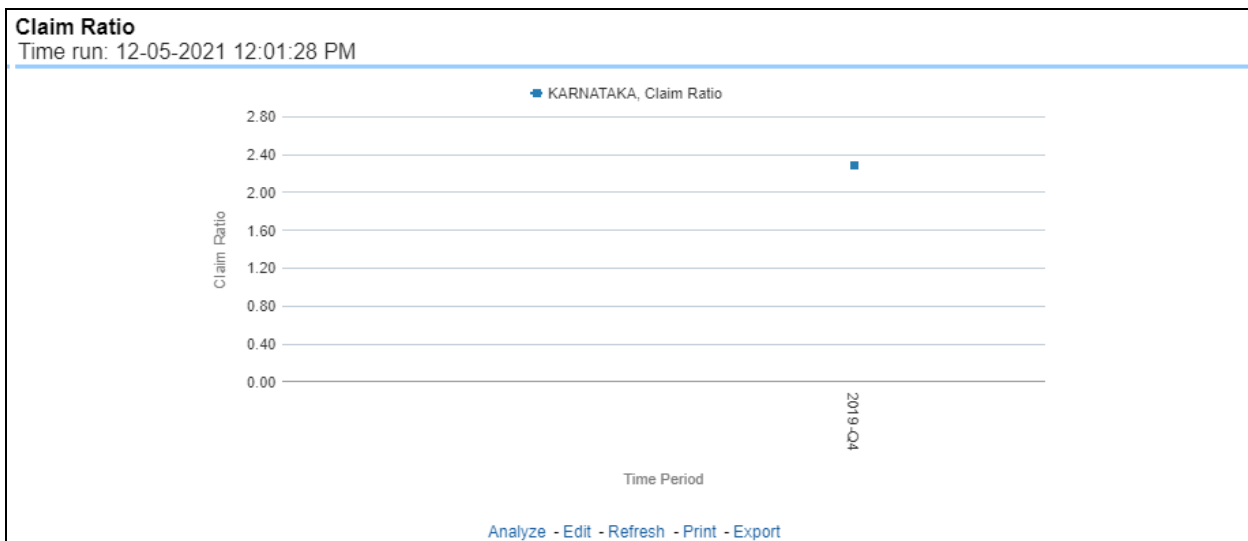
6.3.1.1.12 Claim Recoveries

This is a time-series line graph that displays the monetary amount of claim recovery payments received by a company at the point in time of the reporting period and over a time series. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 402: Claim Recoveries

**Figure 403: Claims Closed without Payment**
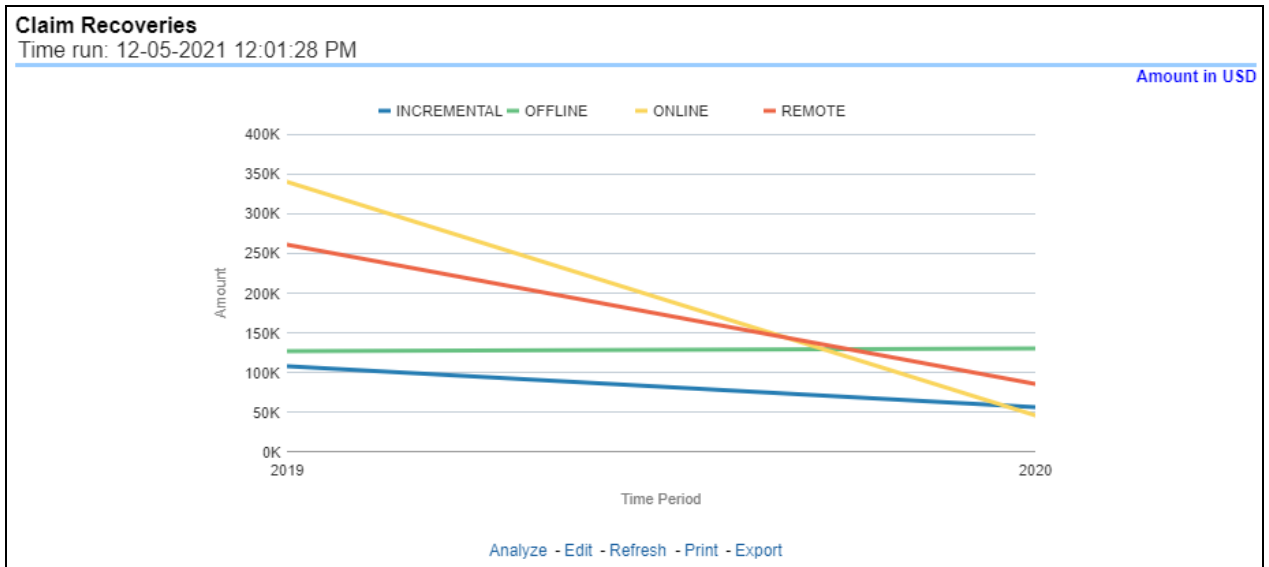
6.3.1.1.13   Claims Closed without Payment

This report is a time-series line graph that illustrates the count of claims that were closed during the reporting period without any payments generated for the claim.

Expenses may have been paid for these claims. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 403: Claims Closed without Payment
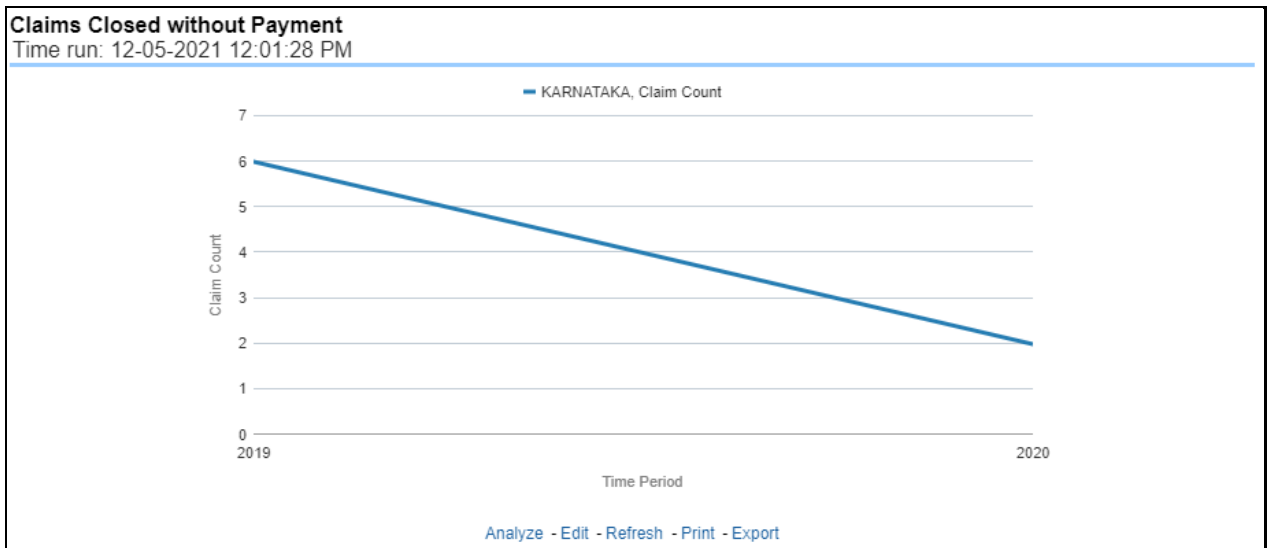
6.3.1.1.14   Claims Subject to Referral

This report is a time-series line graph that illustrates the count of claims that were referred for further actions, appraisal, or recovery during the reporting period. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 404: Claims Subject to Referral

Claims Subject to Referral
Time run: 12-05-2021 12:01:28 PM
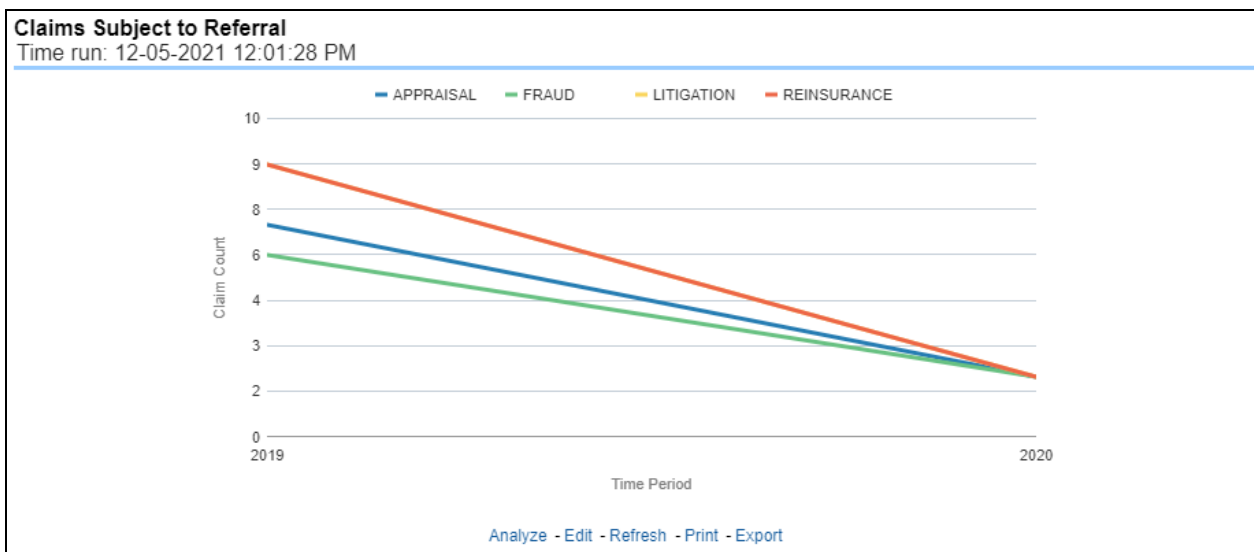
6.3.1.1.15 Rejected Claims

This report is a time-series line graph that illustrates the count of claims that were rejected during the reporting period without any payments generated for the claim. Expenses may have been paid for these claims. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 405: Rejected Claims
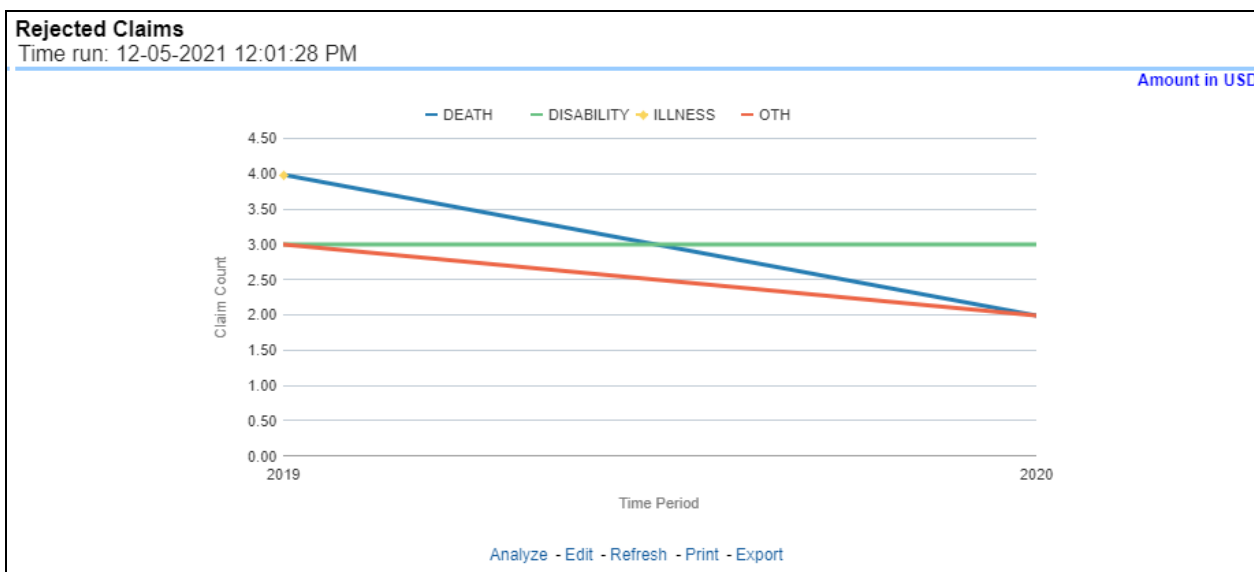
6.3.1.2 Claim Handling Tab

The Claim Handling tab includes information at the corporate level and focuses on the manner and quality by which the handling of a claim is measured. The filters for this tab include:

- Time
- Company

- Region

The various reports available for this tab are discussed in the following sections.

6.3.1.2.1 Average Days until Closed

This report is a time-series line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each insurance company. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 406: Average Days until Closed
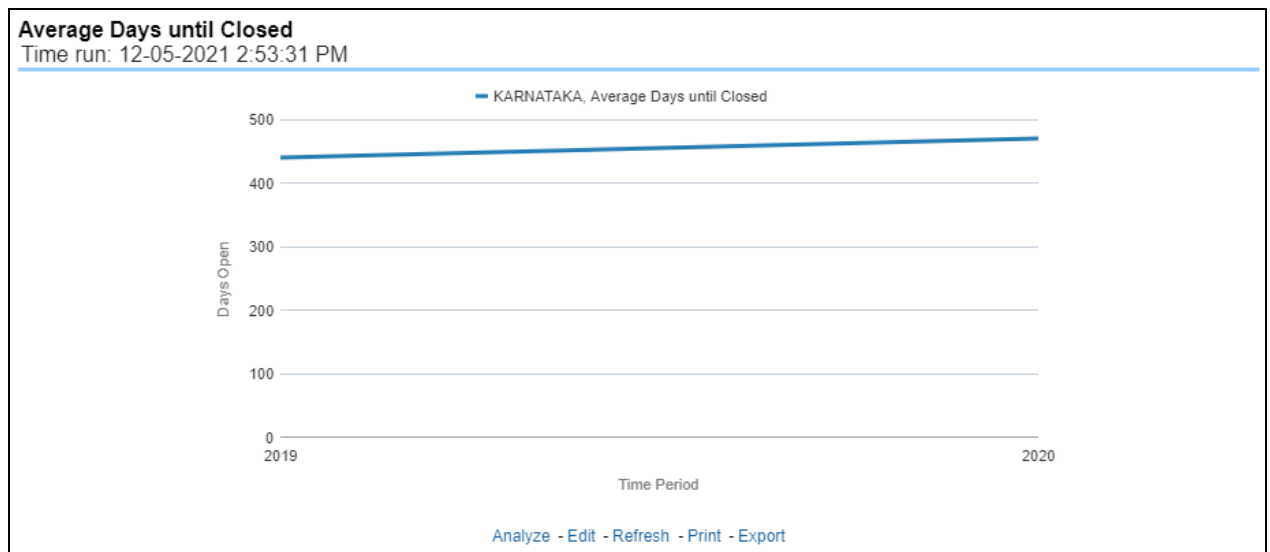
6.3.1.2.2 Closed Without Payment

This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Expenses may have been paid for these claims. Each Insurance Company is represented by its own line.

Figure 407: Closed Without Payment
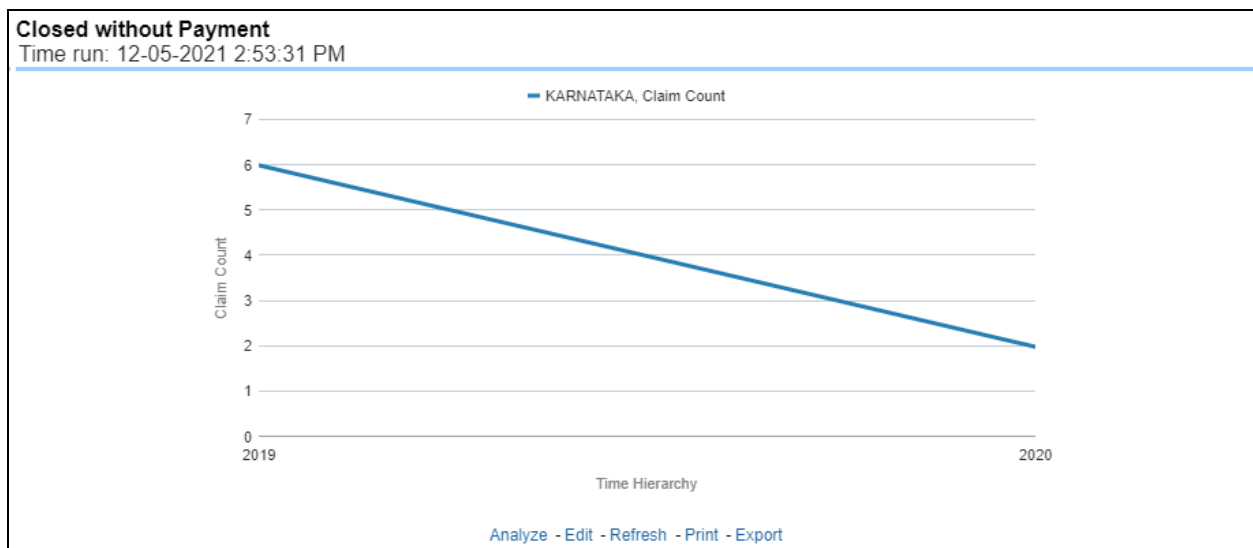
6.3.1.2.3 Claims Closed Due to Fraud

This report is a line graph that illustrates the count of claims that, after an investigation, were deemed to be fraudulent. In this report, the count is exhibited over a time series with each insurance company represented by its own line. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 408: Claims Closed Due to Fraud
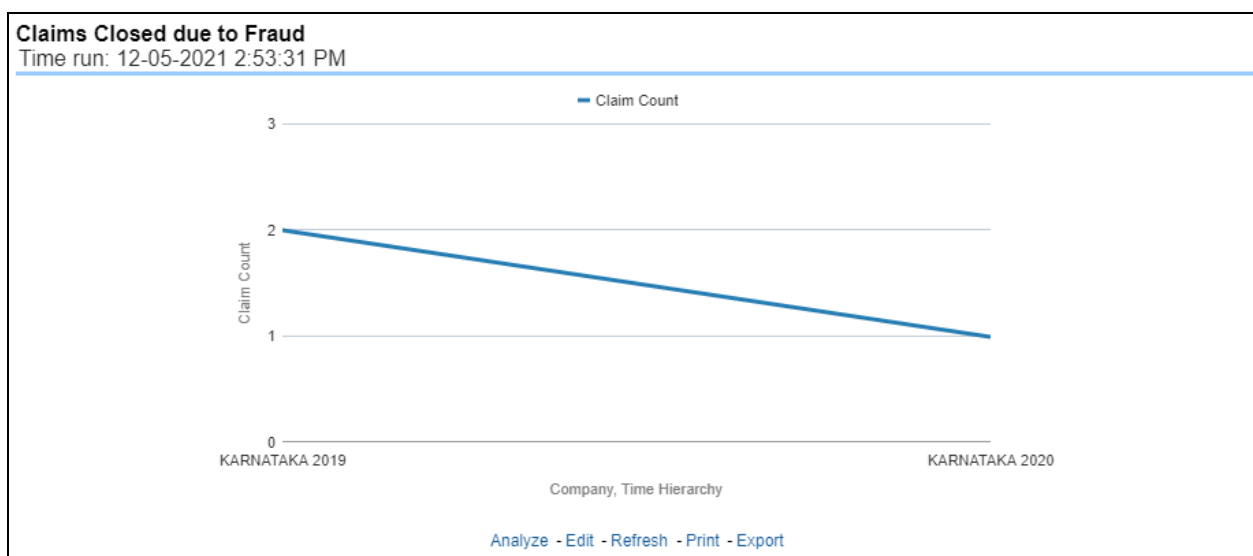
6.3.1.2.4 Reopened Claims

This report is a line graph that illustrates the count of claims that were changed back to an "Opened" status after it was previously closed. This report shows affected claims during the reporting periods over a time series with each insurance company represented with its own line. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 409: Reopened Claims
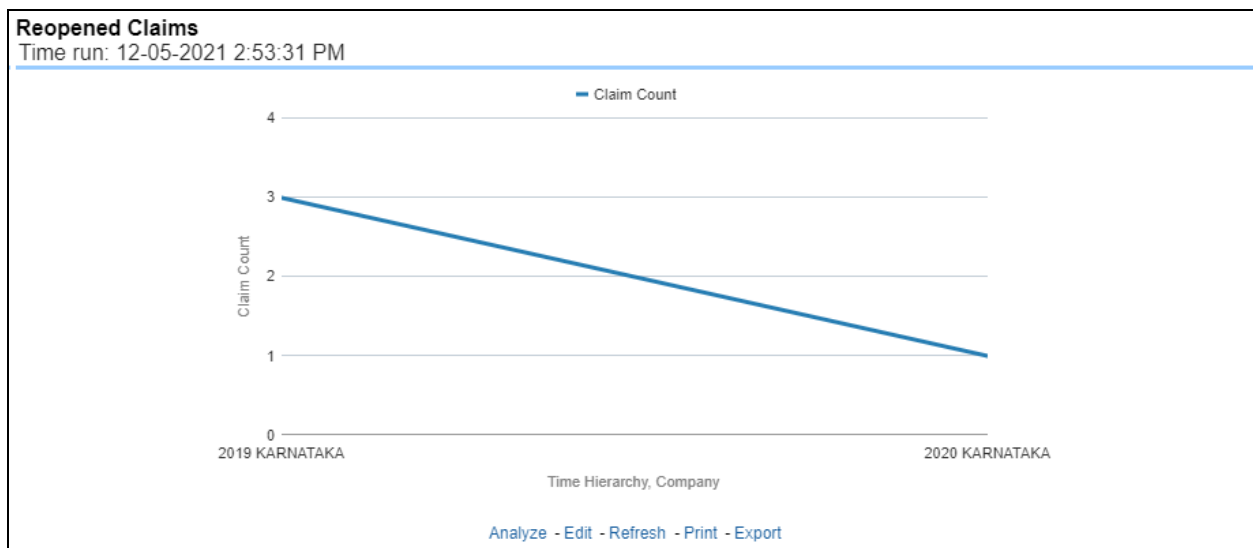
6.3.1.2.5 Litigation Claims

This report is a line graph that displays the count of claims that resulted in a judicial litigation case being initiated. This shows the count of claims per Line of business where this process occurred over time. This report can be analyzed by various periods, companies, catastrophes, and regions as selected from the page level prompt.

Figure 410: Litigation Claims
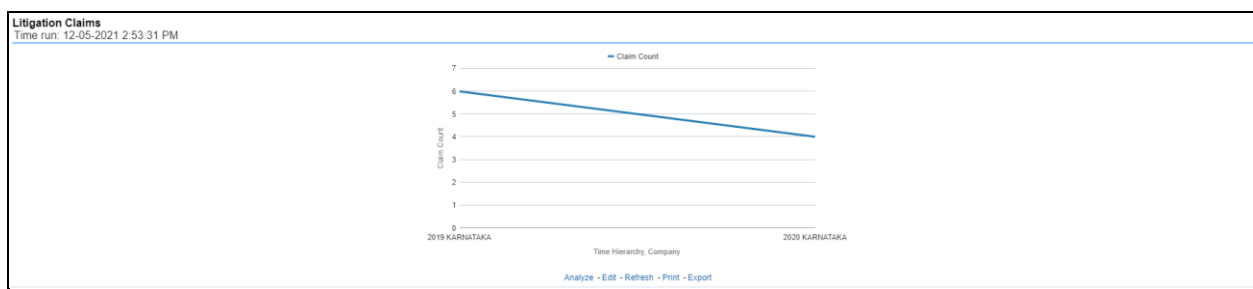
6.3.1.3 Lines of Business Tab

The Lines of business tab includes reports that focus on the Key Performance Indicators for each Line of business. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis.

- Time
- Company
- Lines of business
- Region

The various reports available under this tab are detailed in the following sections.

6.3.1.3.1 Claim Ranking by Line of Business

This is a tabular report that lists the Lines of Business in the order of greatest value to least value based on the Ranking Grade Basis selected, these include Key Performance Indicators for Claim Performance eg; Claim Payments, Claim Counts, and Litigation Counts. This report can be analyzed by various periods, company, line of business, and regions as selected from the page level prompt.

Figure 411: Claim Ranking by Line of Business

Claim Ranking by Line of Business
Time run: 12-05-2021 7:13:54 PM

Amount in USD

Ranking Basis Claim Payments ▼

Rank	Line of Business	Claim Payments	Claim Ratio	Expense Ratio	Litigation Count	Claim Count
1	Life Insurance	120,309.36	0.52	17.76	6	9
2	Superannuation	44,188.38	0.50	13.58	3	3
3	Long Term Care	29,437.36	0.53	12.49	2	2
4	Annuity	26,941.81	0.51	22.19	3	3
5	Critical Illness	6,132.24	0.39	24.30	1	1

Analyze - Edit - Refresh - Print - Export

6.3.1.3.2 Catastrophe Claim by Lines of Business

This is a tabular report that provides a summary of the effects of a Catastrophe on the Claims Performance for the Lines of business. The total Claim Payments and Claim Count are presented for each Line of business for each Catastrophic Event.

Figure 412: Catastrophe Claim by Lines of Business

Catastrophe Claim by Line of Business
Time run: 12-05-2021 7:13:54 PM

Amount in USD

Line of Business	Catastrophe Name	Claim Payments	Claim Count
Annuity	EARTHQUAKES	1,636.63	2
	HURRICANES	19,273.58	2
	TORNADOES	6,031.60	3
	WILDFIRES	0.00	2
Critical Illness	EARTHQUAKES	3,116.44	1
	HURRICANES	0.00	1
	WILDFIRES	3,015.80	1
Life Insurance	AVALANCHES	32,164.65	7
	EARTHQUAKES	18,634.15	7
	HURRICANES	16,343.40	2
	TORNADOES	41,940.72	7
	WILDFIRES	11,226.44	4
Long Term Care	AVALANCHES	8,646.77	2
	EARTHQUAKES	8,646.77	1
	HURRICANES	9,128.01	1
	TORNADOES	3,015.80	1
	WILDFIRES	0.00	1
Superannuation	AVALANCHES	8,646.77	1
	EARTHQUAKES	1,636.63	3
	HURRICANES	14,678.37	3
	TORNADOES	9,636.79	1
	WILDFIRES	9,589.82	1

Analyze - Edit - Refresh - Print - Export

6.3.1.3.3   Claim Ratio by Line of Business

This report is a time-series line graph generated as the percentage of claims payments against premium income for each line of business. This report can be analyzed by various periods, company, line of business, and regions as selected from the page level prompt.

Figure 413: Claim Ratio by Line of Busines
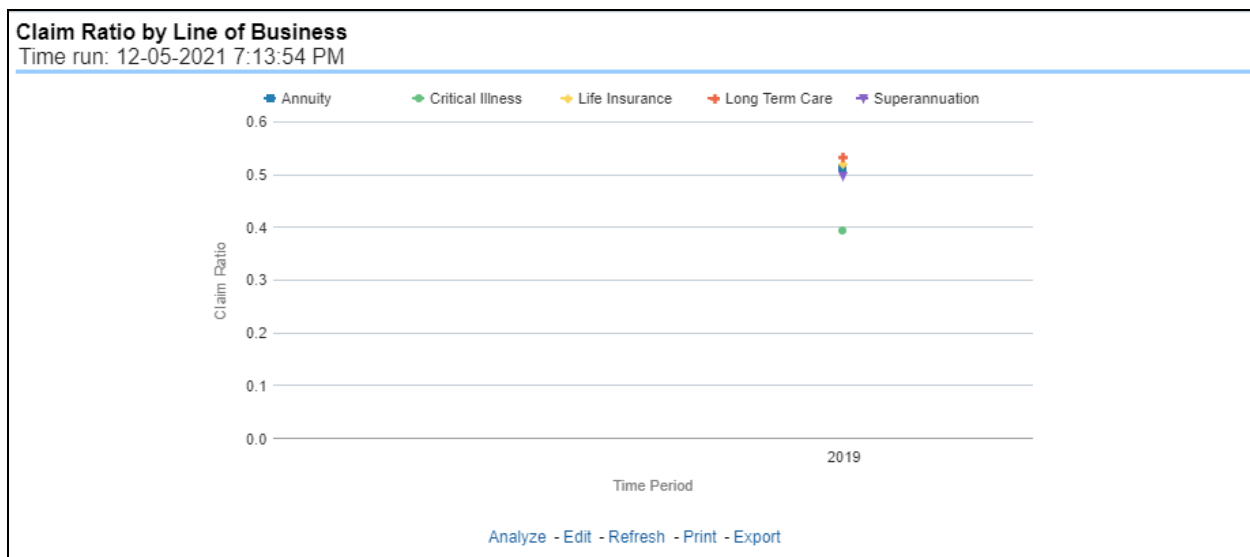
6.3.1.3.4 Claim Paid by Line of Business

This report is a time-series line graph generated for the amount claims payments for each line of business. This report can be analyzed by various periods, company, line of business, and regions as selected from the page level prompt.

Figure 414: Claim Paid by Line of Business
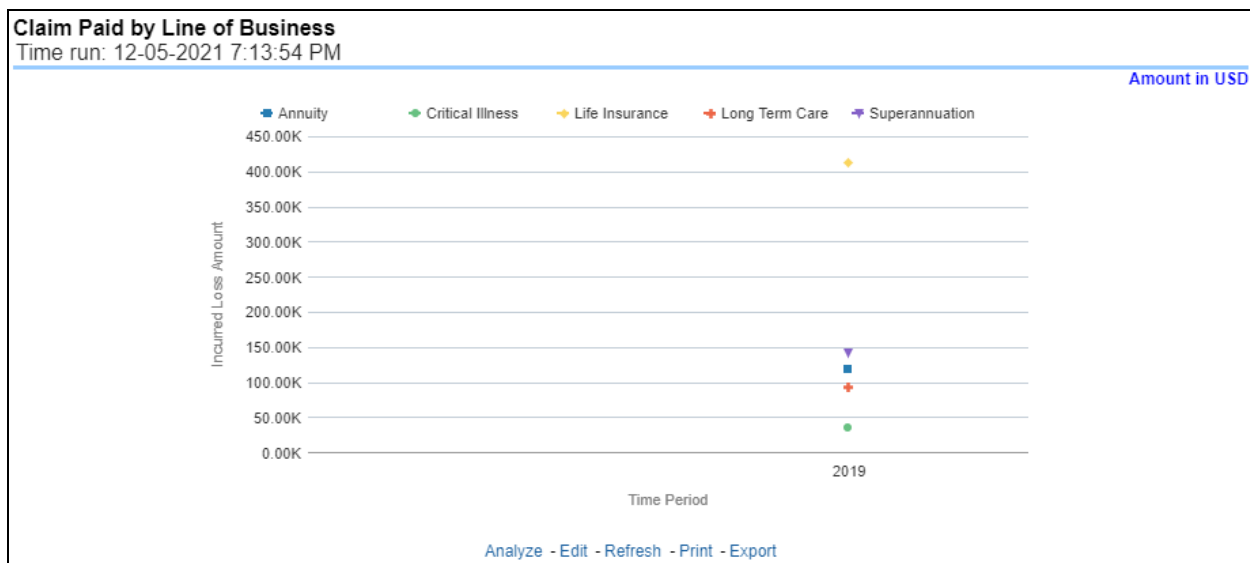
6.3.1.3.5 Claim Payments by Claim Type

This report is a time-series line graph generated by total or specific claims types like death, dismemberment, and so on for each line of business. The report has two report level drop-down values like "All Claim Types" and "Specific Claim Types". The second drop-down menu list is displayed upon selection of "Specific Claim Types", where an individual time series can e generated by selecting each claim type. This report can be analyzed by various periods, company, line of business, and regions as selected from the page level prompt.

Figure 415: Claim Payments by Claim Type
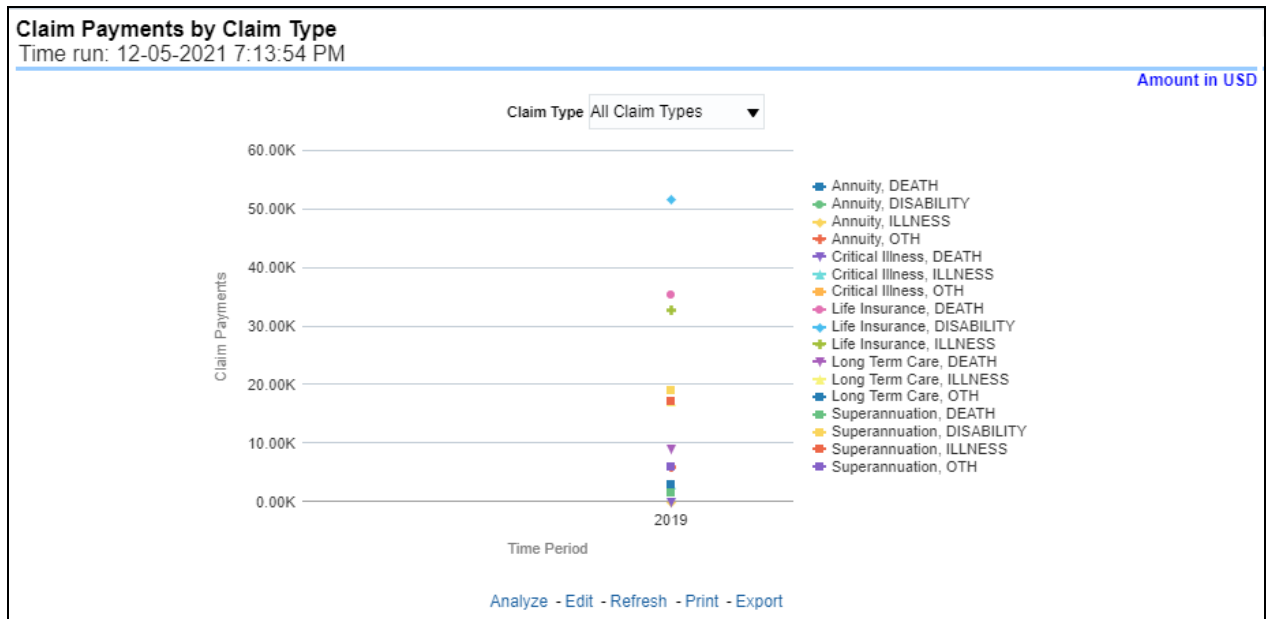
6.3.1.3.6 Payments by Reinsurance Company

This report is a stacked Bar/Line graph that illustrates the relationship between the amount of payments made by the insurer and those that were received from the reinsurer for claim payments. Each stack of the bar represents each reinsurance company that the insurance company has an agreement with.

Figure 416: Payments by Reinsurance Company
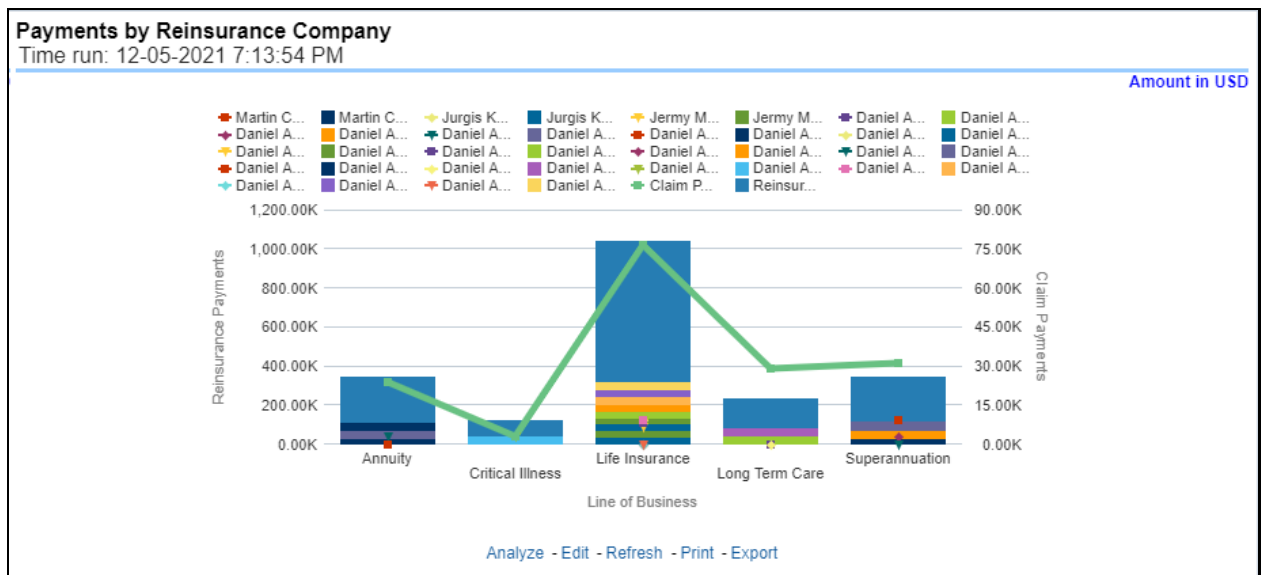
6.3.1.3.7 Expenses by Claim Type

This report is a time-series line graph generated for claim expenses by total or specific claims types like death, dismemberment, and so on for each line of business. The report has two report level drop-down values like "All Claim Types" and "Specific Claim Types". The second drop-down menu list is displayed

upon selection of "Specific Claim Types", where an individual time series can e generated by selecting each claim type. This report can be analyzed by various periods, company, line of business, and regions as selected from the page level prompt.

Figure 417: Expenses by Claim Type
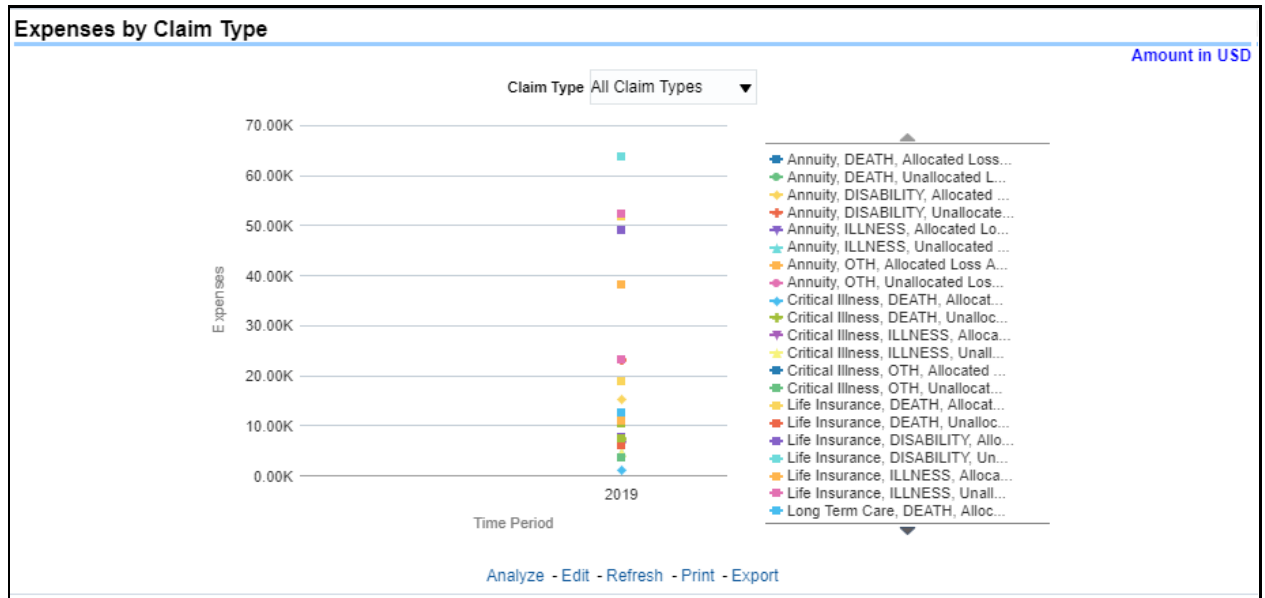
6.3.1.3.8 Expenses by Expense Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the categorization of the expense. Each expense amount is categorized by the Lines of business and type of Expense. Additional Details can be reviewed by selecting a specific Expense Type from the Expense Type selection field.

Figure 418: Expenses by Expense Type
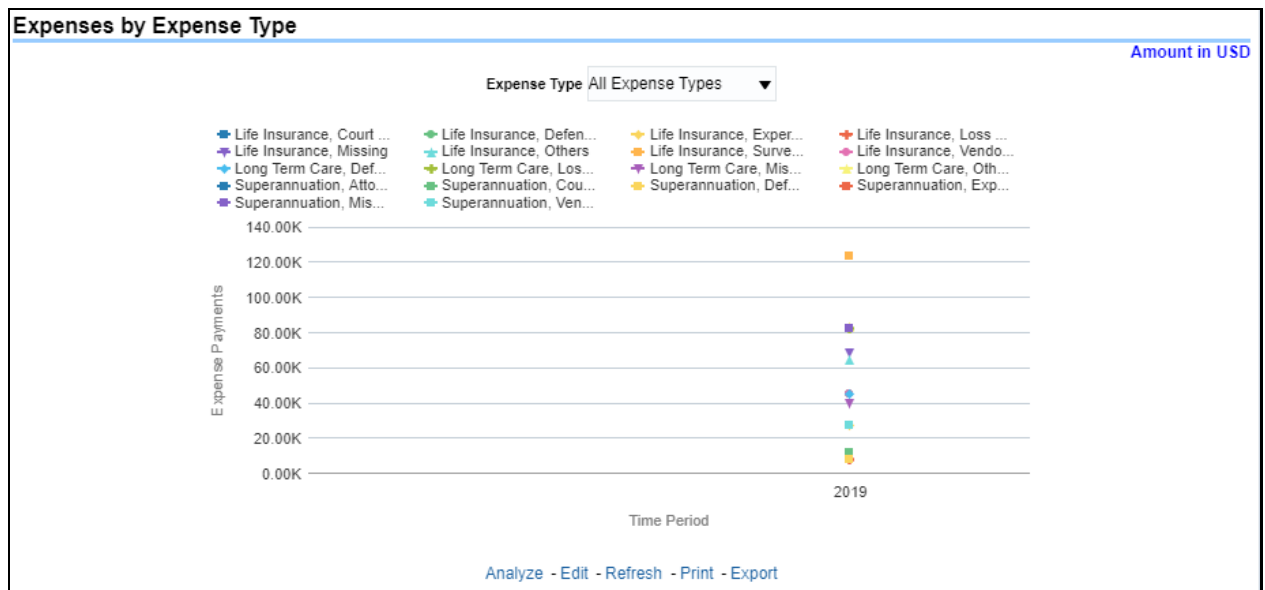
6.3.1.3.9 Recovery Overview by Lines of Business

This report is a tabular representation illustrating the performance of Recovery Referral for each Line of business and the performance of those efforts.

Figure 419: Recovery Overview by Lines of Business

6.3.1.3.10 Recovery Payments by Lines of Business

This report is a stacked bar graph that illustrates the total monetary amount of Recovery Payments, payments received by an insurer that reimburse it for claims it paid, received during a reporting period. This report has a report level drop-down menu based on Line of Business and Coverage Type.

Figure 420: Recovery Payments by Lines of Business

Recovery Payments by Line of Business
Time run: 12-05-2021 7:13:54 PM
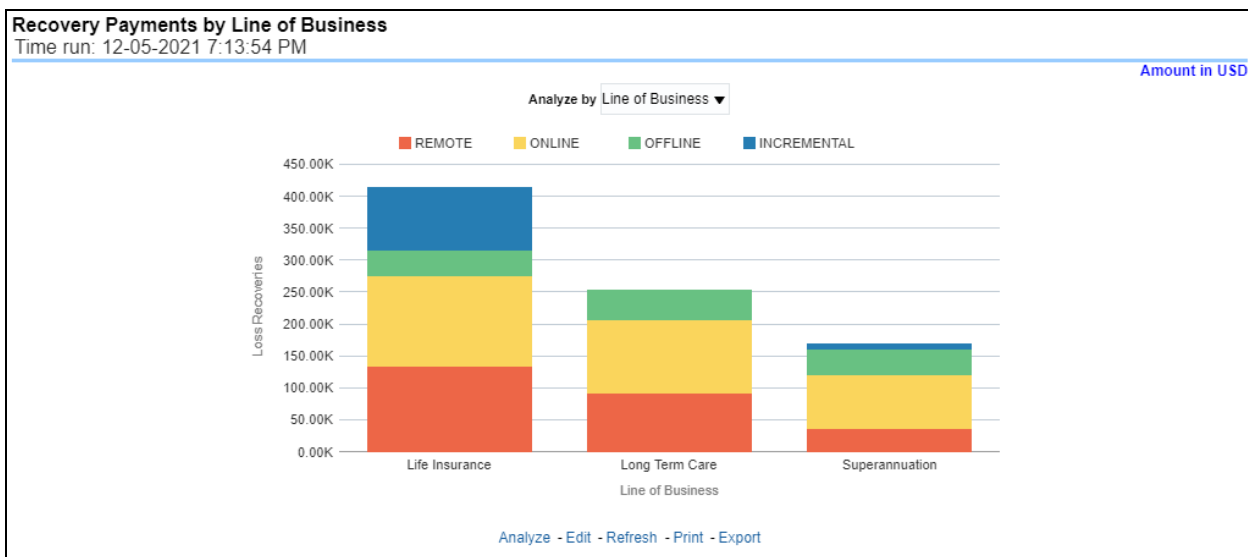
6.3.1.3.11 Average Days until Closed

This report is a line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each Line of business.

Figure 421: Average Days until Closed
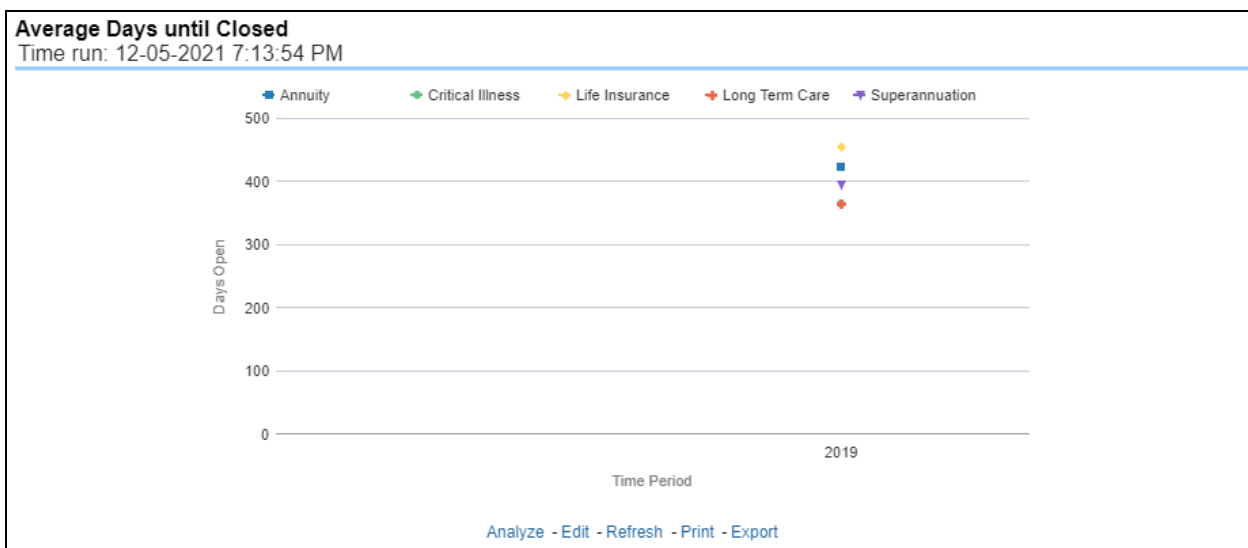
6.3.1.3.12 Claims Closed without Payment

This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

Expenses may have been paid for these claims. Each Line of business is represented by its own line.

Figure 422: Claims Closed without Payment

Figure 422: Closed without Payment
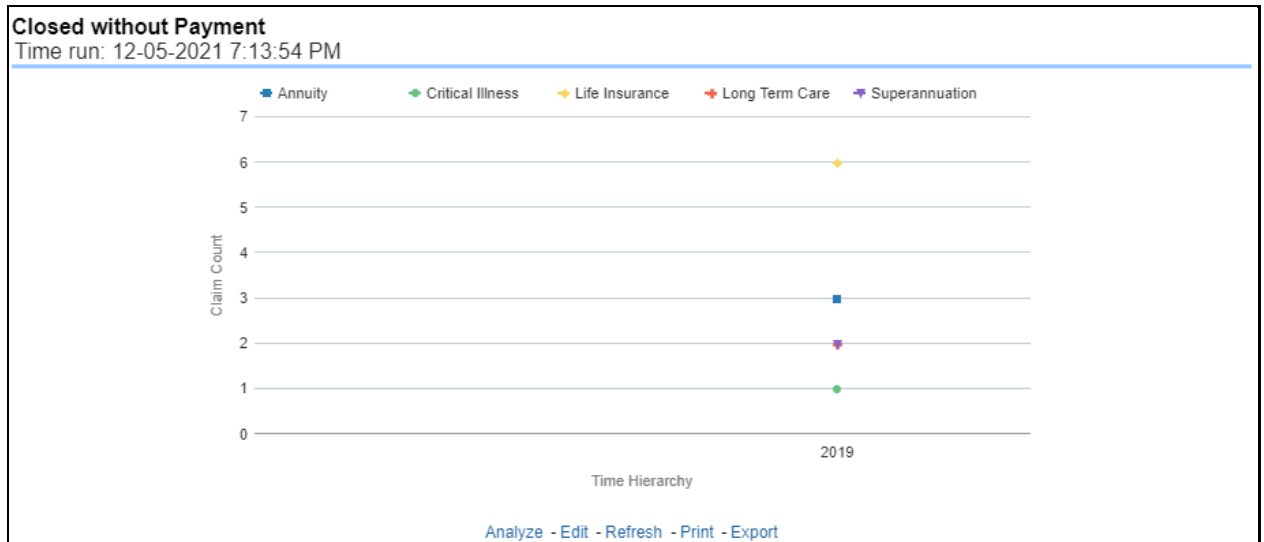
6.3.1.3.13 Claims Closed Due to Fraud

This report is a line graph that illustrates the count of claims that, after an investigation, were deemed to be fraudulent. In this report, the count is exhibited over a time series with each Line of business represented by its own line.

Figure 423: Claims Closed Due to Fraud
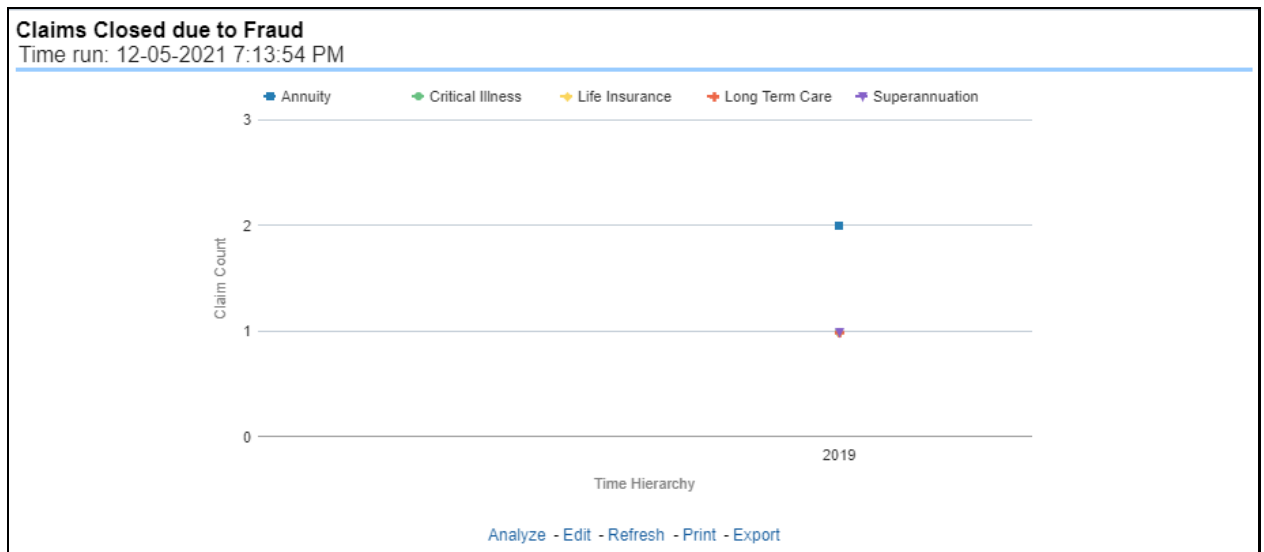
6.3.1.3.14 Reopened Claims

This report is a line graph that illustrates the count of claims that were changed back to an "Opened" status after it was previously closed. This report shows affected claims during the reporting periods over a time series with each Line of business represented with its own line.

Figure 424: Reopened Claims
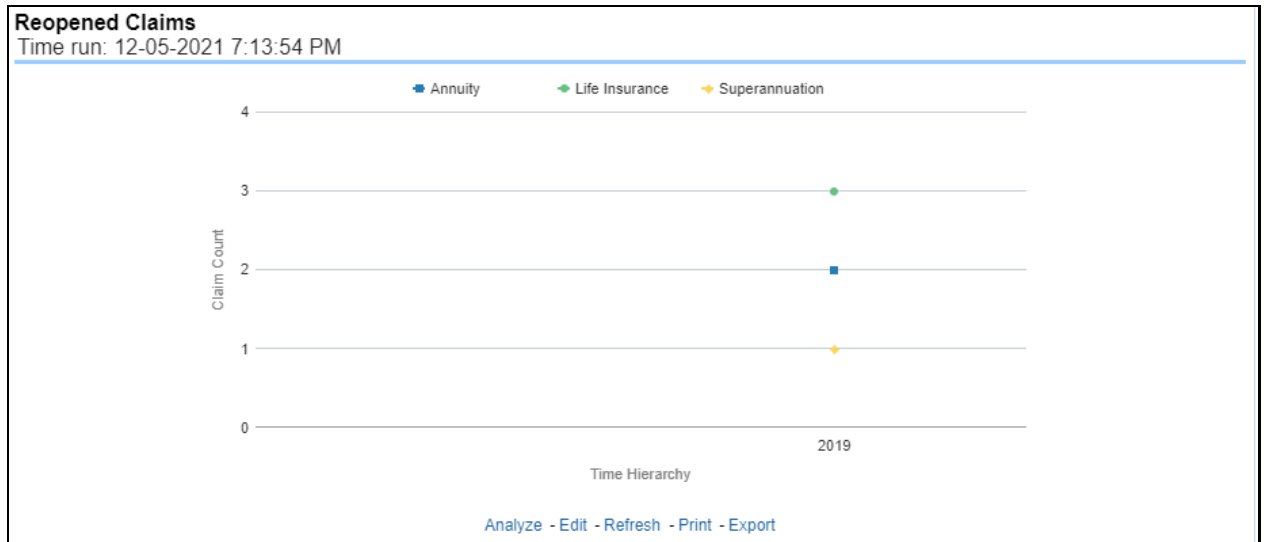
6.3.1.3.15 Litigation Claims

This report is a line graph that represents the count of claims where a judicial litigation case was initiated for the claim during the reporting period. This report illustrates the count of the affected claims for over a time series with each Line of business being represented by its own line.

Figure 425: Litigation Claims

6.3.1.4 Product Tab

The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time
- Company
- Product
- Region

The various reports available under this tab are detailed in the following sections.

6.3.1.4.1 Claim Ranking by Product

This is a tabular report that lists the products in the order of greatest value to least value based on the Ranking Grade Basis selected, these include Key Performance Indicators for Claim Performance eg; Claim

Payments, claim ratio, expense ratio, Claim Counts and Litigation Counts. This report can be analyzed by various periods, companies, products, and regions as selected from the page level prompt.

Figure 426: Claim Ranking by Product

Claim Ranking by Product
Time run: 12-05-2021 7:46:34 PM

Amount in USD

Ranking Basis Claim Payments ▼

Rank	Product	Claim Payments	Claim Ratio	Expense Ratio	Litigation Count	Claim Count
1	Universal Life	92,506.29	0.44	15.22	4	7
2	Retirement Plan	73,625.74	0.51	13.16	5	5
3	Critical Illness	27,803.07	1.28	42.25	2	2
4	Fixed Annuity	23,437.26	0.41	22.10	3	3
5	Indexed Annuity	9,636.79	0.91	25.75	1	1

Analyze - Edit - Refresh - Print - Export - Copy

6.3.1.4.2   Catastrophe Claim by Product

This is a tabular report that provides a summary of the effects of a Catastrophe on the Claims Performance for the Product. The total Claim Payments and Claim Count are presented for each Product for each Catastrophic Event.

Figure 427: Catastrophe Claim by Product

Catastrophe Claim by Product
Time run: 12-05-2021 7:46:34 PM

Amount in USD

Product	Catastrophe Name	Claim Payments	Claim Count
Critical Illness	AVALANCHES	1,636.63	1
	EARTHQUAKES	3,116.44	2
	HURRICANES	16,343.40	2
	TORNADOES	6,706.60	1
Fixed Annuity	EARTHQUAKES	4,753.07	2
	HURRICANES	9,636.79	2
	TORNADOES	6,031.60	2
	WILDFIRES	3,015.80	3
Indexed Annuity	EARTHQUAKES	0.00	1
	HURRICANES	9,636.79	1
	TORNADOES	0.00	1
Retirement Plan	AVALANCHES	17,293.55	3
	EARTHQUAKES	10,283.40	4
	HURRICANES	23,806.39	4
	TORNADOES	12,652.59	2
	WILDFIRES	9,589.82	2
Universal Life	AVALANCHES	30,528.02	6
	EARTHQUAKES	15,517.71	5
	TORNADOES	35,234.12	6
	WILDFIRES	11,226.44	4

Analyze - Edit - Refresh - Print - Export - Copy

6.3.1.4.3   Claim Ratio by Product

This report is a time-series line graph generated as the percentage of claims payments against premium income for each product. This report can be analyzed by various periods, company, product, and regions as selected from the page level prompt.
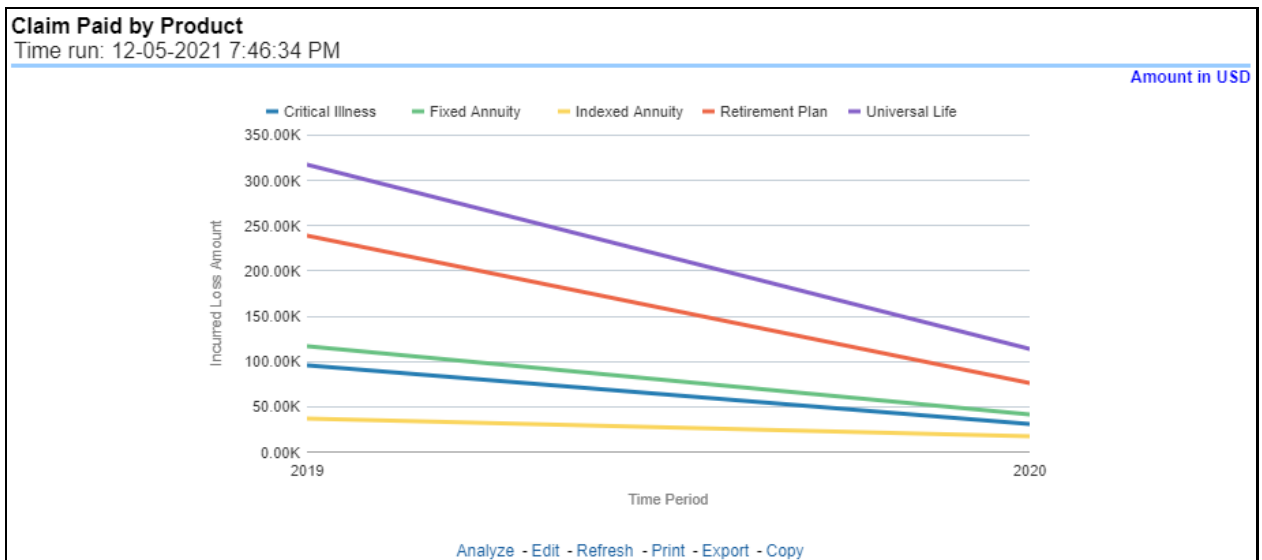
Figure 428: Claim Ratio by Product
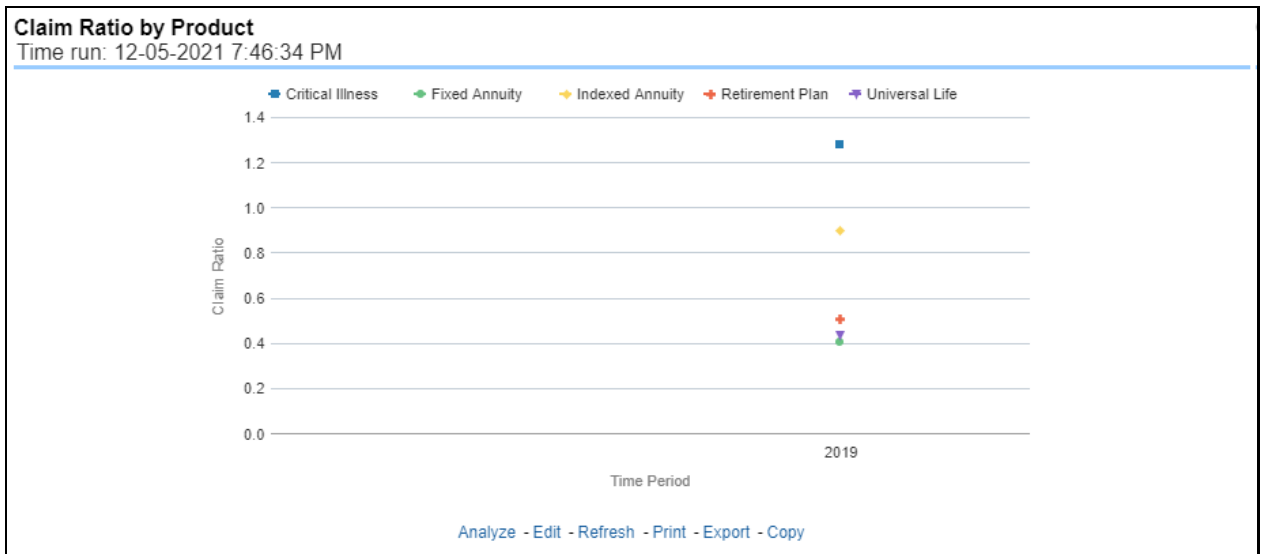
6.3.1.4.4   Claim Paid by Product

This report is a time-series line graph generated for the amount claims payments for each product. This report can be analyzed by various periods, companies, products, and regions as selected from the page level prompt.
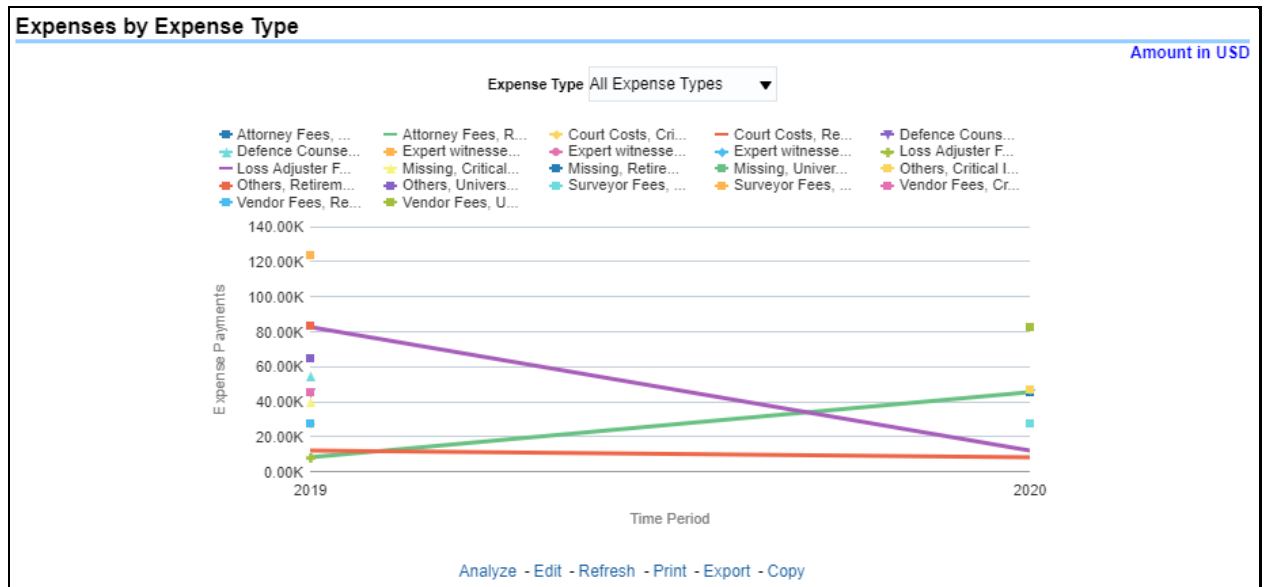
Figure 429: Claim Paid by Product

6.3.1.4.5 Claim Payments by Claim Type

This report is a time-series line graph generated by total or specific claims types like death, dismemberment, and so on for each product. The report has two report level drop-down values like "All Claim Types" and "Specific Claim Types". The second drop-down menu list is displayed upon selection of "Specific Claim Types", where an individual time series can e generated by selecting each claim type. This report can be analyzed by various periods, companies, products, and regions as selected from the page level prompt.

Figure 430: Claim Payments by Claim Type
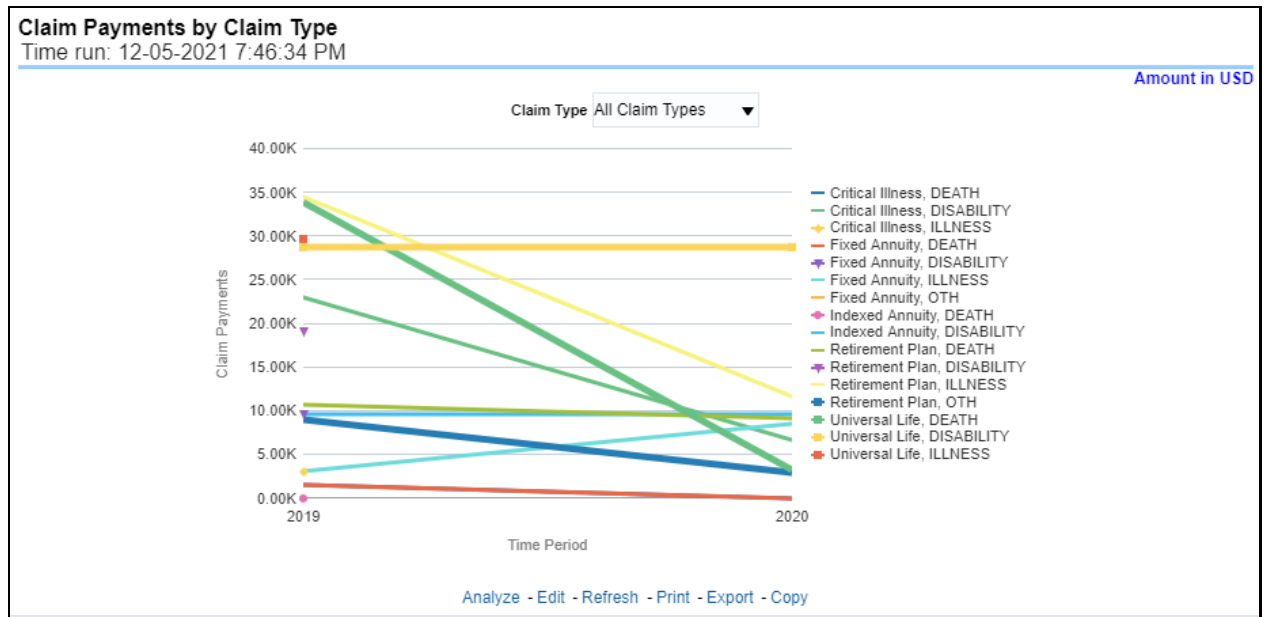
6.3.1.4.6 Payments by Reinsurance Company

This report is a stacked Bar/Line graph that illustrates the relationship between the amount of payments made by the insurer and those that were received from the reinsurer for claim payments. Each stack of the bar represents each reinsurance company that the insurance company has an agreement with.

Figure 431: Payments by Reinsurance Company
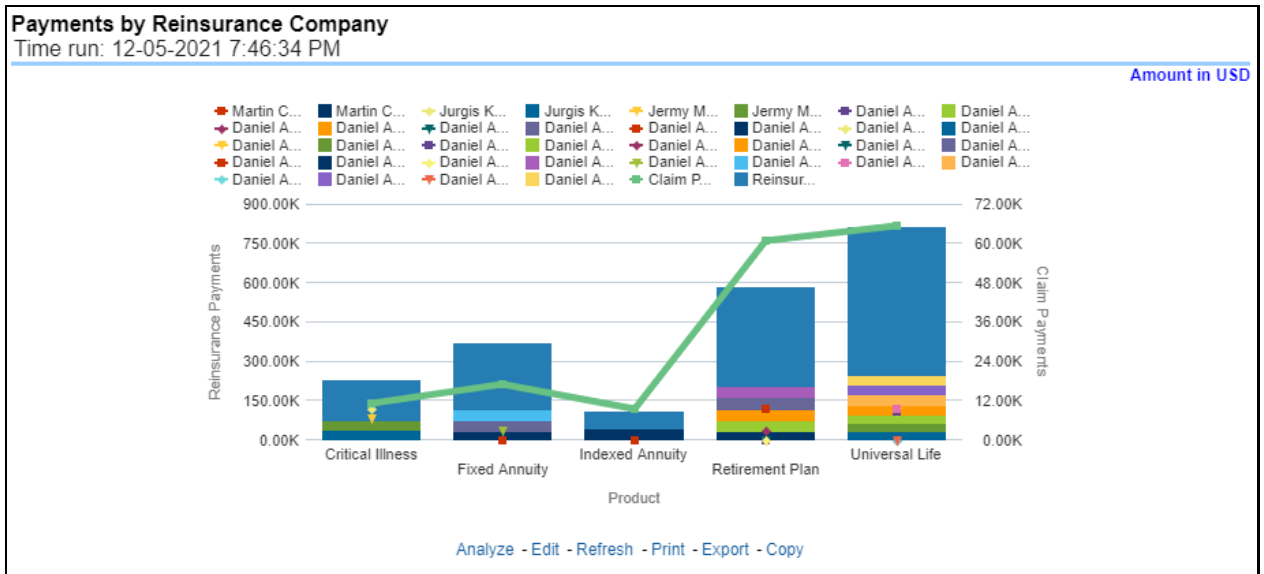
6.3.1.4.7 Expenses by Claim Type

This report is a time-series line graph generated for claim expenses by total or specific claims types like death, dismemberment, and so on for each line of business. The report has two report level drop-down values like "All Claim Types" and "Specific Claim Types". The second drop-down menu list is displayed upon selection of "Specific Claim Types", where an individual time series can e generated by selecting each claim type. This report can be analyzed by various periods, company, product, and regions as selected from the page level prompt.

Figure 432: Expenses by Claim Type
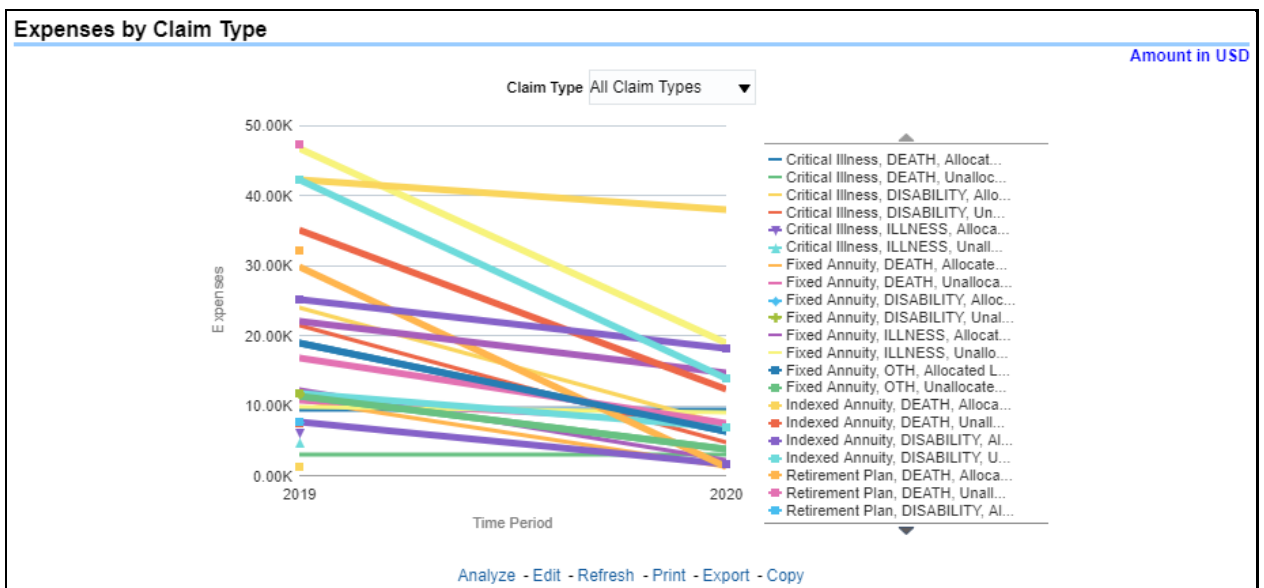
6.3.1.4.8 Expenses by Expense Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the categorization of the expense. Each Expense amount is categorized by the Product and type

of Expense. Additional Details can be reviewed by selecting a specific Expense Type from the Expense Type selection field.

Figure 433: Expenses by Expense Type

6.3.1.4.9   Recovery Overview by Product

This report is a tabular representation illustrating the performance of Recovery Referral for each Product and the performance of those efforts.

Figure 434: Recovery Overview by Product

6.3.1.4.10   Recovery Payments by Product

This report is a stacked bar graph that illustrates the total monetary amount of Recovery Payments, payments received by an insurer that reimburse it for claims it paid, received during a reporting period. This report has a report level drop-down menu based on Product and Coverage Type.

Figure 435: Recovery Payments by Product
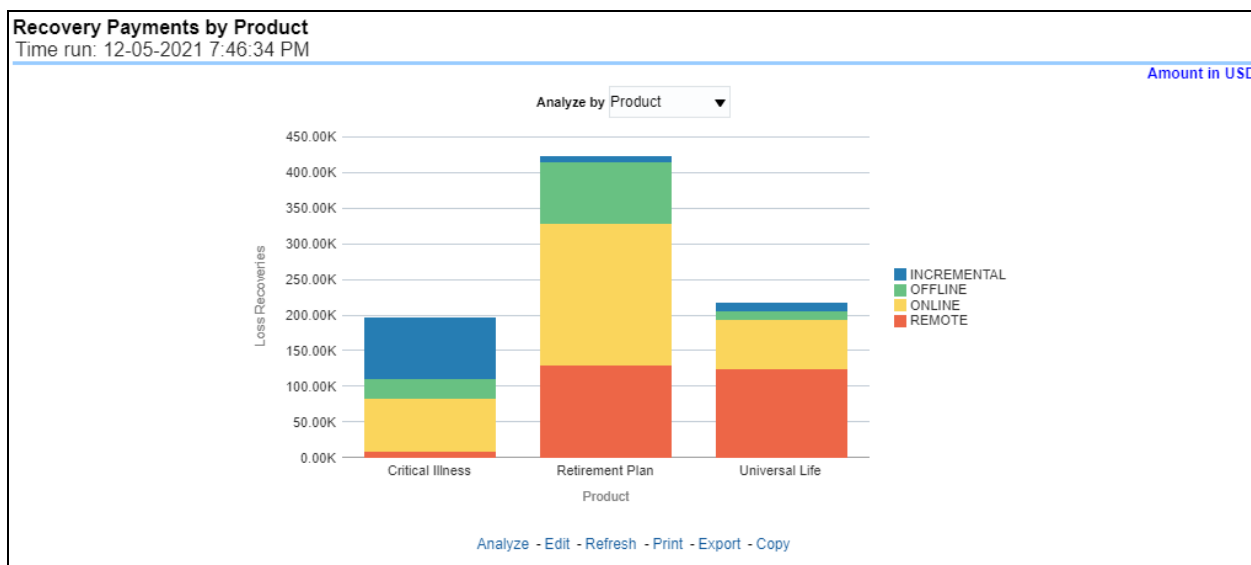
6.3.1.4.11 Average Days until Closed

This report is a line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each Product.

Figure 436: Average Days until Closed
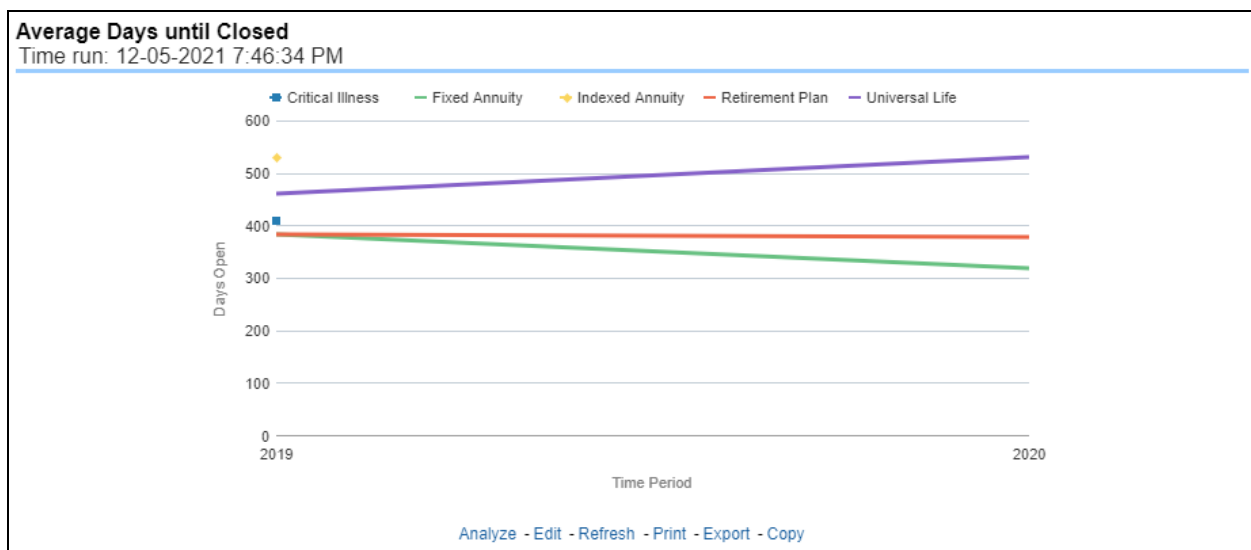
6.3.1.4.12 Claims Closed without Payment

This report is a time-series line graph that illustrates the count of claims that were closed during the reporting period without any claim payments generated for the claim.

Expenses may have been paid for these claims. Each Product is represented by its own line.

Figure 437: Claims Closed without Payment
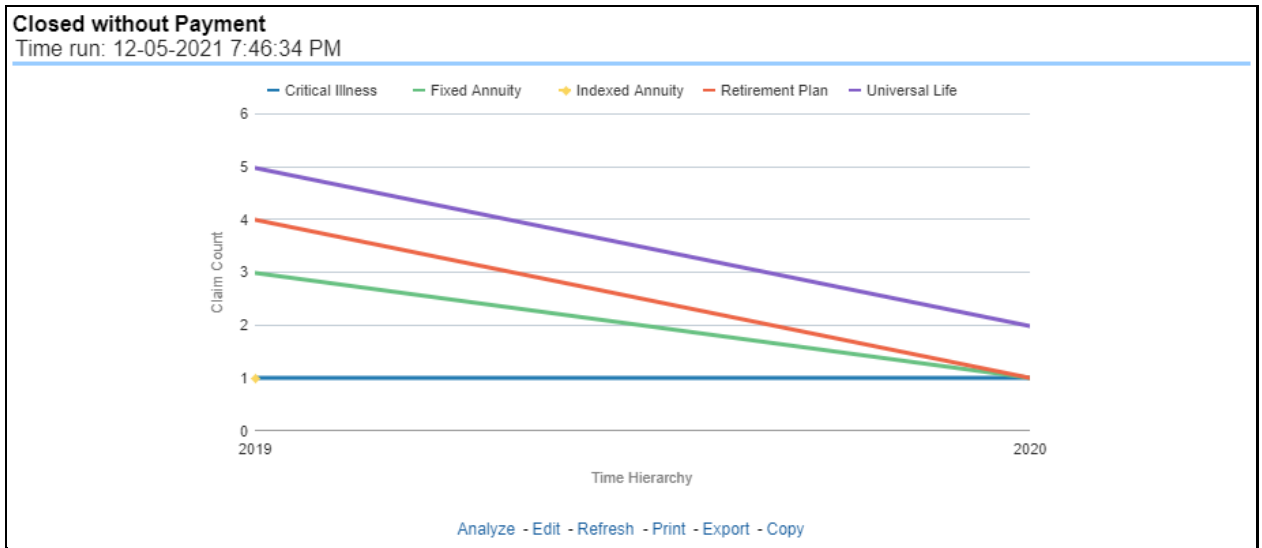
6.3.1.4.13 Claims Closed Due to Fraud

This report is a time-series line graph that illustrates the count of claims that, after an investigation, were deemed to be fraudulent. In this report, the count is exhibited over a time series with each Product represented by its own line. This report can be analyzed by various periods, company, product, and regions as selected from the page level prompt.

Figure 438: Claims Closed Due to Fraud
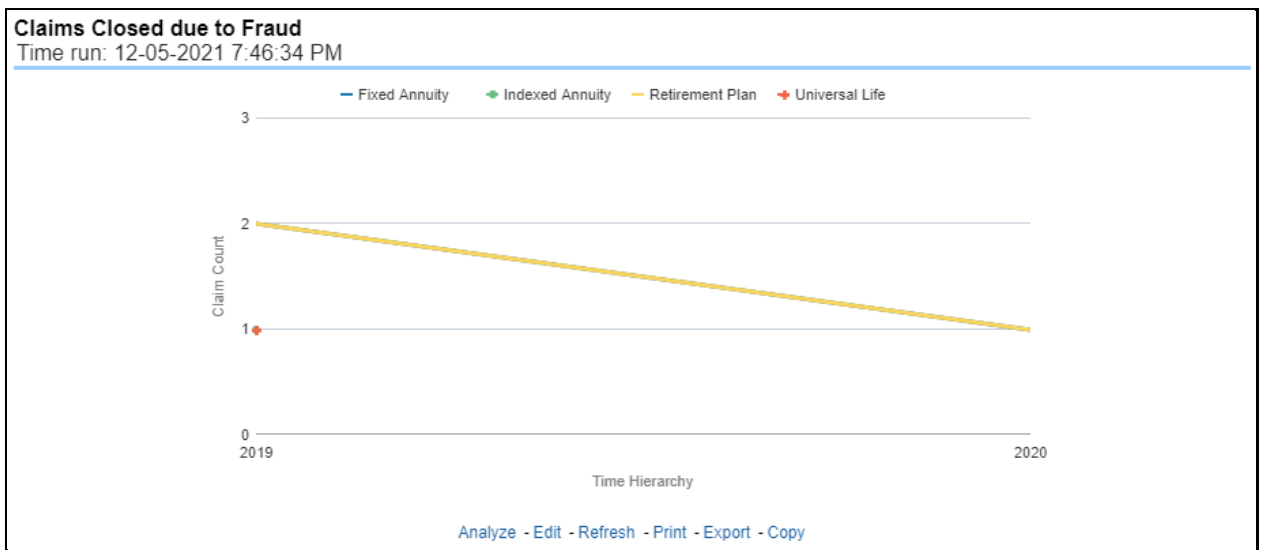
6.3.1.4.14 Reopened Claims

This report is a line graph that illustrates the count of claims that were changed back to an "Opened" status after it was previously closed. This report shows affected claims during the reporting periods over a time series with each Product represented with its own line. This report can be analyzed by various periods, companies, products, and regions as selected from the page level prompt.

Figure 439: Reopened Claims

6.3.1.4.15 Litigation Claims

This report is a line graph that represents the count of claims where a judicial litigation case was initiated for the claim during the reporting period. This report illustrates the count of the affected claims for over a time series with each Product being represented by its own line. This report can be analyzed by various periods, company, product, and regions as selected from the page level prompt.

Figure 440: Litigation Claims

6.3.1.5 Catastrophe Tab

The Catastrophe tab includes reports that focus on the Key Performance Indicators for declared Catastrophe. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time
- Company
- Catastrophe
- Region

The various reports available under this tab are detailed in the following sections.

6.3.1.5.1 Catastrophe Net Losses Map

This report is a Geographic Heat Map that illustrates the monetary amount of Net Losses, that is, Paid Losses exclusive of Expenses, for Catastrophe Claims over geographic regions with areas of similar amounts colored similarly. The Location of Loss provides the basis for geographical mapping.

Figure 441: Catastrophe Net Losses Map
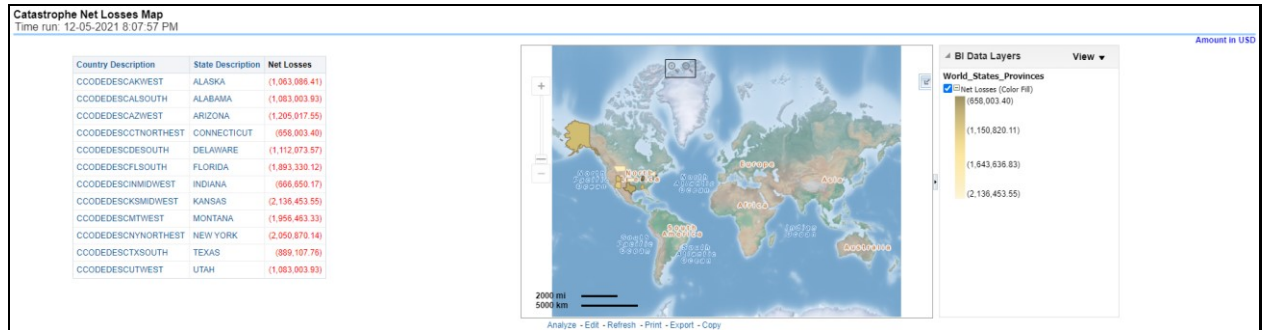
6.3.1.5.2 Catastrophe Claim Ranking

An assessment and ranking of catastrophe losses can be measured by various performance measures like net losses, claim payments, and through the number of claims across regions and catastrophes. This report contains both tabular and geographical map that lists the catastrophe in the order of greatest value to the least value based on the grade basis selected.

Figure 442: Catastrophe Claim Ranking
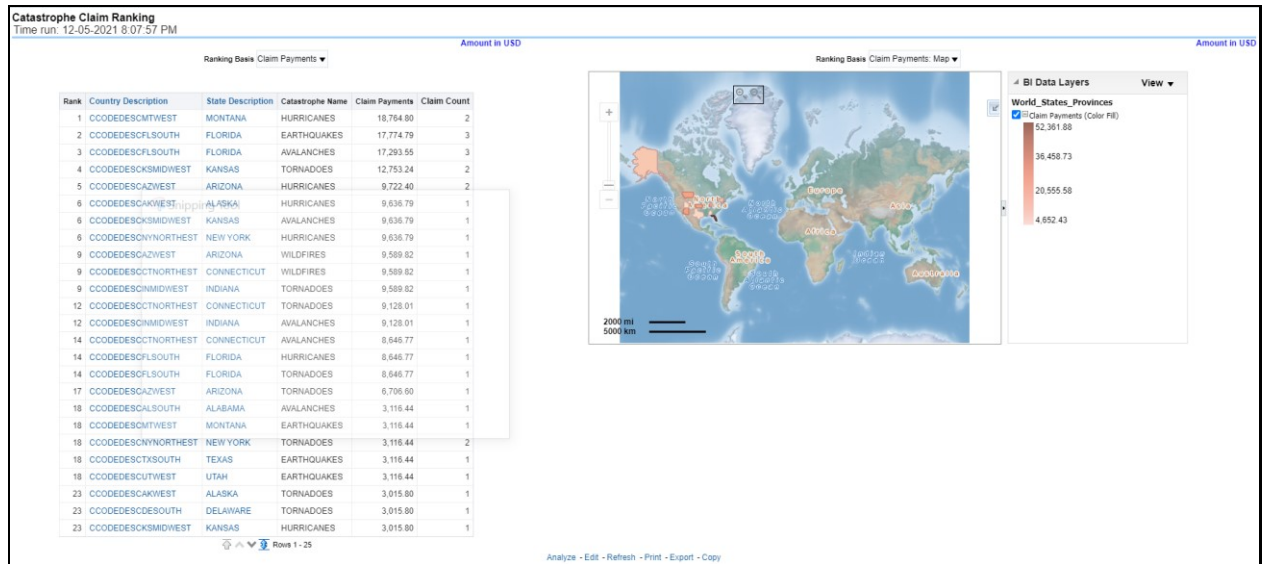
6.3.1.5.3 Catastrophe Lines of Business Impact

This is a tabular report that provides a summary of the effects of a catastrophe on the claim performance for the lines of business. The total claim payments and claim count are presented for each Line of business for each catastrophic event.

Figure 443: Catastrophe Lines of Business Impact

Catastrophe Line of Business Impact
Time run: 12-05-2021 8:07:57 PM

Amount in USD

Line of Business	Catastrophe Name	Claim Payments	Claim Count
Annuity	EARTHQUAKES	1,636.63	2
	HURRICANES	19,273.58	2
	TORNADOES	6,031.60	3
	WILDFIRES	0.00	2
Critical Illness	EARTHQUAKES	3,116.44	1
	HURRICANES	0.00	1
	WILDFIRES	3,015.80	1
Life Insurance	AVALANCHES	32,164.65	7
	EARTHQUAKES	18,634.15	7
	HURRICANES	16,343.40	2
	TORNADOES	41,940.72	7
	WILDFIRES	11,226.44	4
Long Term Care	AVALANCHES	8,646.77	2
	EARTHQUAKES	8,646.77	1
	HURRICANES	9,128.01	1
	TORNADOES	3,015.80	1
	WILDFIRES	0.00	1
Superannuation	AVALANCHES	8,646.77	1
	EARTHQUAKES	1,636.63	3
	HURRICANES	14,678.37	3
	TORNADOES	9,636.79	1
	WILDFIRES	9,589.82	1

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6.3.1.5.4 Catastrophe Product Impact

This is a tabular report that provides a summary of the effects of a catastrophe on the claim performance of the product. The total claim payments and claim count are presented for each Line of business for each catastrophic event.

Figure 444: Catastrophe Product Impact

Catastrophe Product Impact
Time run: 12-05-2021 8:07:57 PM

Amount in USD

Product Name	Catastrophe Name	Claim Payments	Claim Count
Critical Illness	AVALANCHES	1,636.63	1
	EARTHQUAKES	3,116.44	2
	HURRICANES	16,343.40	2
	TORNADOES	6,706.60	1
Fixed Annuity	EARTHQUAKES	4,753.07	2
	HURRICANES	9,636.79	2
	TORNADOES	6,031.60	2
	WILDFIRES	3,015.80	3
Indexed Annuity	EARTHQUAKES	0.00	1
	HURRICANES	9,636.79	1
	TORNADOES	0.00	1
Retirement Plan	AVALANCHES	17,293.55	3
	EARTHQUAKES	10,283.40	4
	HURRICANES	23,806.39	4
	TORNADOES	12,652.59	2
	WILDFIRES	9,589.82	2
Universal Life	AVALANCHES	30,528.02	6
	EARTHQUAKES	15,517.71	5
	TORNADOES	35,234.12	6
	WILDFIRES	11,226.44	4

Analyze - Edit - Refresh - Print - Export - Copy

6.3.1.5.5 Catastrophe Overview

This is a tabular report that summarizes the key performance factors for Claims performance for each Catastrophe. This report lists down impacts by each catastrophe in terms of reinsurance companies involved, count of claims, claim payments, expense amount, reinsurance recovery amount by each reinsurer, no of claims open, number of claims closed, no of claims closed marked as fraudulent claims, and so on. This report can be analyzed by all or any selected catastrophe, by regions impacted by the catastrophe.

Figure 445: Catastrophe Overview

6.3.1.5.6 Catastrophe Claim Payments by Claim Type

This report is a time-series line graph generated by total or specific claims types like death, dismemberment, and so on for each product. The report has two report level drop-down values like "All Claim Types" and "Specific Claim Types". The second drop-down menu list is displayed upon selection of "Specific Claim Types", where an individual time series can e generated by selecting each claim type. This

report can be analyzed by various periods, company, catastrophe name, and regions as selected from the page level prompt.
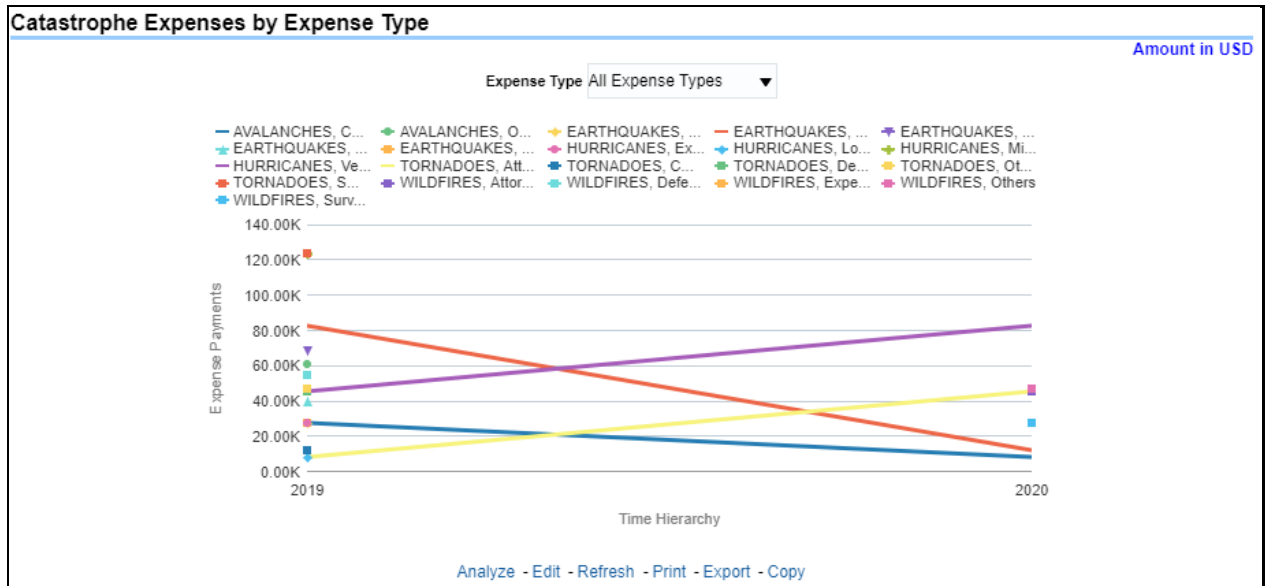
Figure 446: Catastrophe Claim Payments by Claim Type
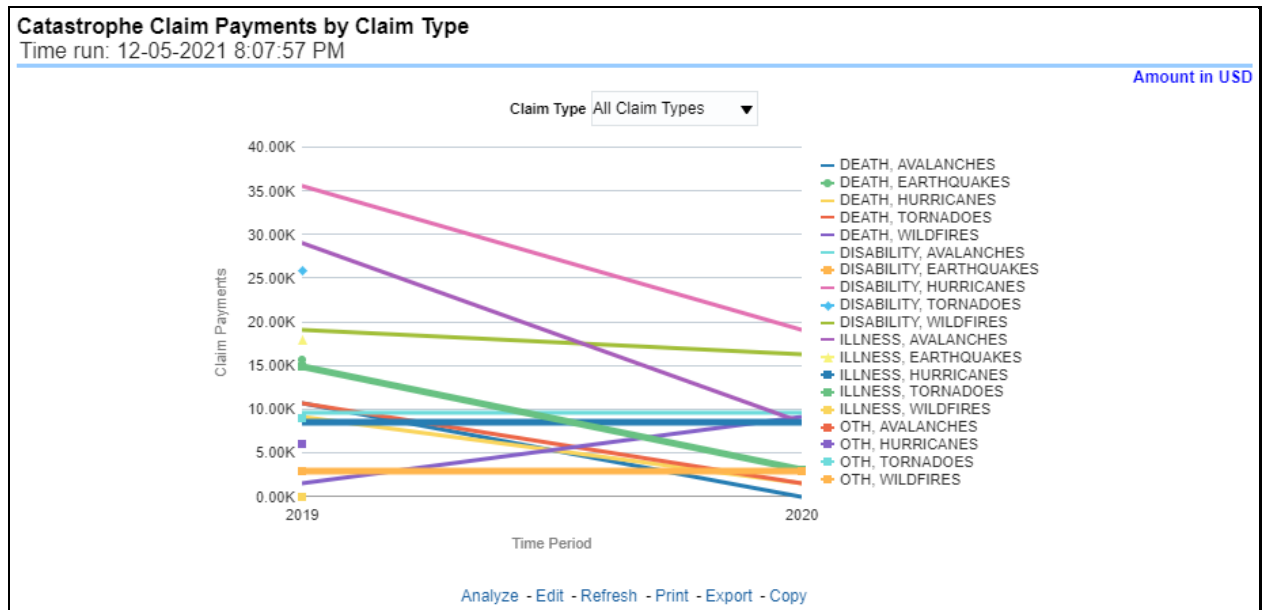
6.3.1.5.7   Catastrophe Payments by Reinsurance Company

This report is a stacked Bar/Line graph that illustrates the relationship between the amount of payments made by the insurer and those that were received from the reinsurer for claim payments. Each stack of the bar represents each reinsurance company that the insurance company has an agreement with.

Figure 447: Catastrophe Payments by Reinsurance Company
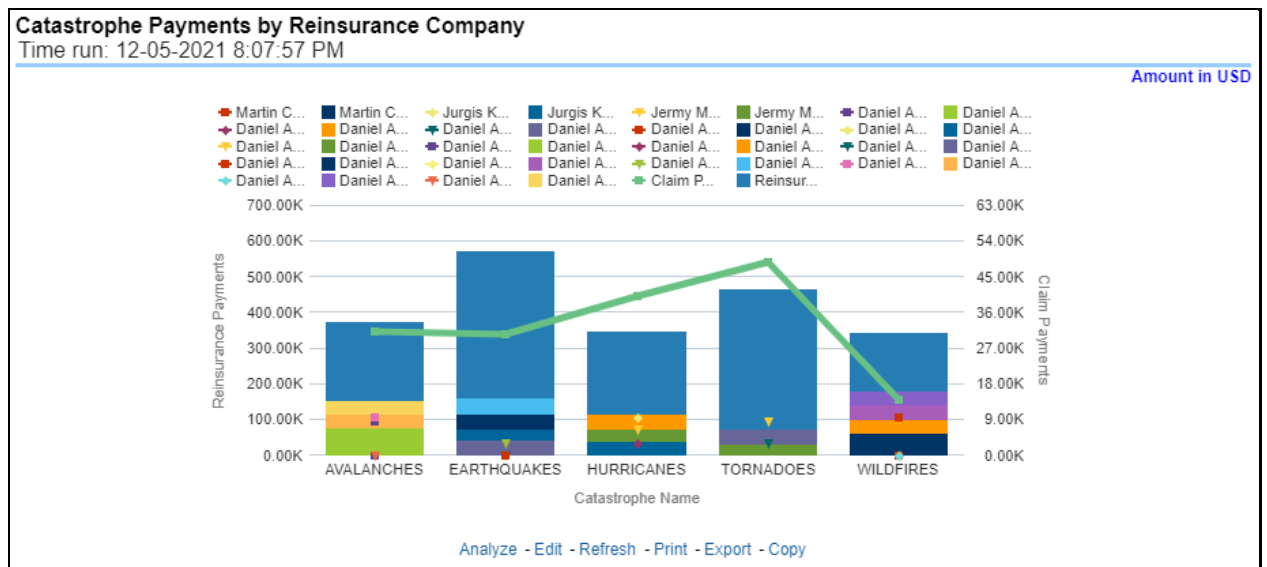
6.3.1.5.8   Catastrophe Expenses by Claim Type

This report is a time-series line graph generated for claim expenses by total or specific claims types like death, dismemberment, and so on for each line of business. The report has two report level drop-down values like "All Claim Types" and "Specific Claim Types". The second drop-down menu list is displayed upon selection of "Specific Claim Types", where an individual time series can e generated by selecting each claim type. This report can be analyzed by various periods, company, catastrophe, and regions as selected from the page level prompt.

Figure 448: Catastrophe Expenses by Claim Type
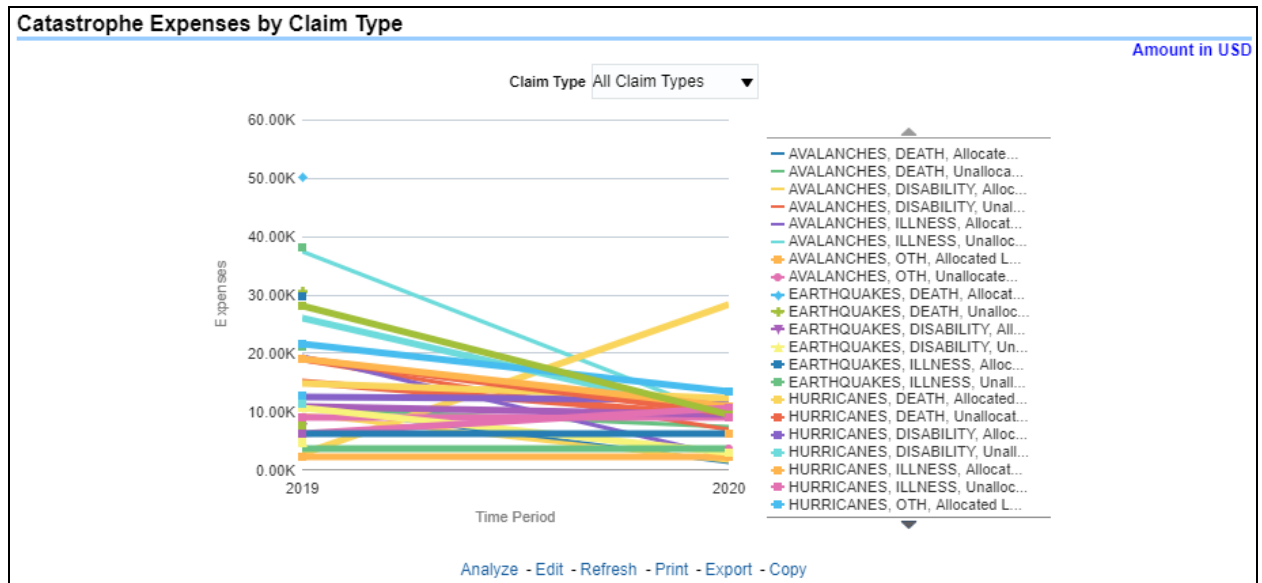
6.3.1.5.9   Catastrophe Expenses by Expense Type

This report is a line graph that illustrates the monetary payment totals generated for expenses on claims based on the categorization of the expense. Each expense amount is categorized by the catastrophe and type of expense. Additional details can be reviewed by a specific expense type from the expense type selection field.

Figure 449: Catastrophe Expenses by Expense Type

6.3.1.5.10 Recovery Overview by Catastrophe

This report is a tabular representation illustrating the performance of Recovery Referral for each Catastrophe and the performance of those efforts.

Figure 450: Recovery Overview by Catastrophe

6.3.1.5.11 Catastrophe Recovery Payments

This report is a line graph that illustrates the total monetary amount of Recovery Payments, payments received by an insurer that reimburses it for losses it paid, received for Catastrophe Claims during a reporting period and shown over a period for each Catastrophe. Each Catastrophe is represented by its own line.

Figure 451: Catastrophe Recovery Payments
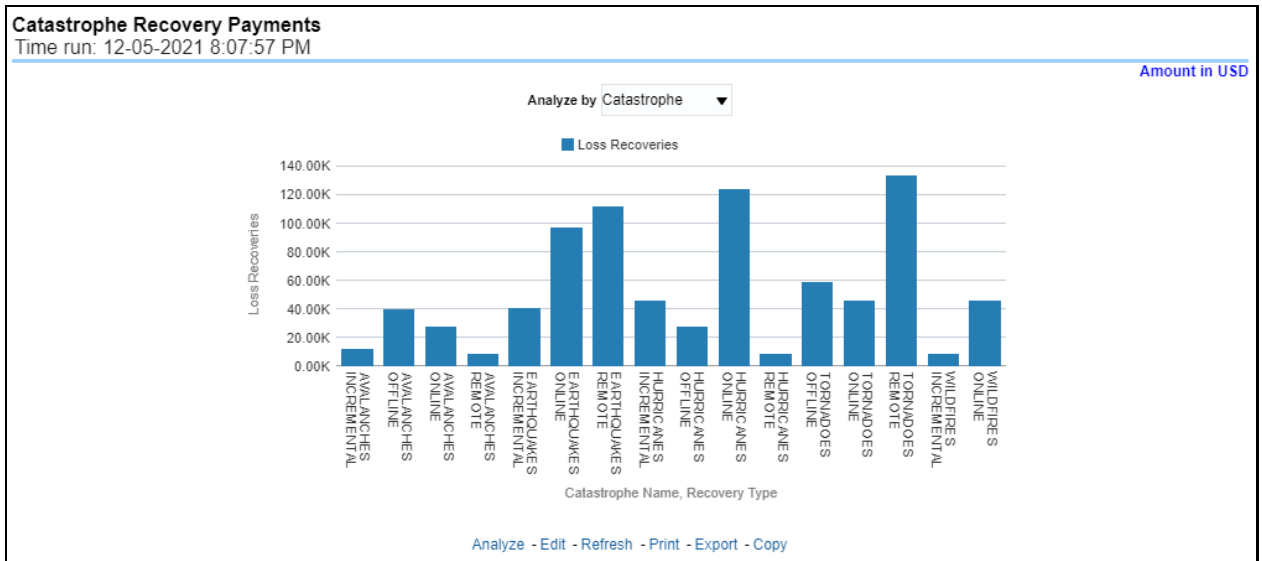
6.3.1.5.12 Average Days until Closed

This report is a line graph that illustrates the average number of days between the day a catastrophe claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each catastrophe.

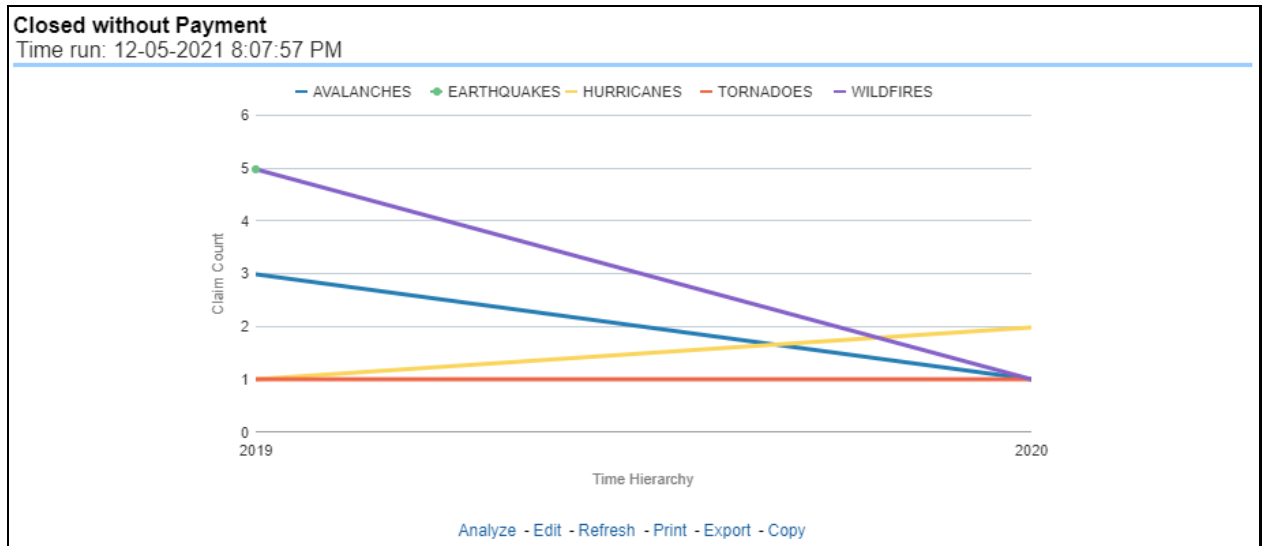**Figure 452: Average Days until Closed**
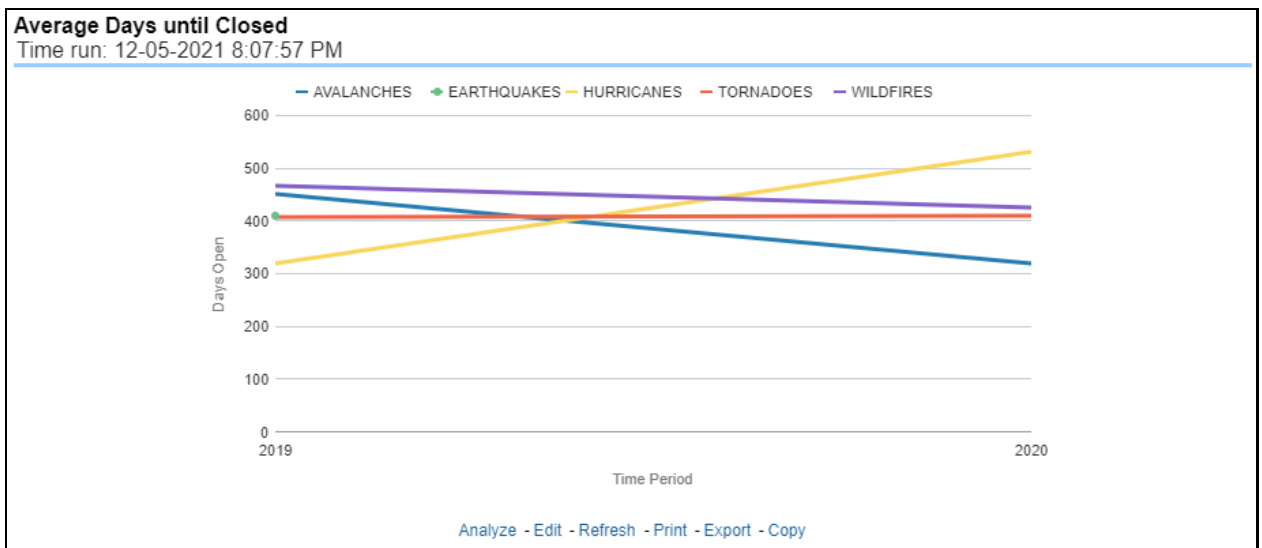
6.3.1.5.13 Closed Without Payment

This report displays the count of catastrophe claims that were closed without any payments for losses being issued to claimants. The graph shows the average count of days for these claims per catastrophe over time.

**Figure 453: Closed Without Payment**

6.3.1.5.14 Claims Closed Due to Fraud

This report is a line graph that displays the count of catastrophe claims that were closed after an investigation determined that fraudulent activity occurred and no losses were paid to the claimant due to the fraud activity. The graph shows the count of these claims per catastrophe over time.
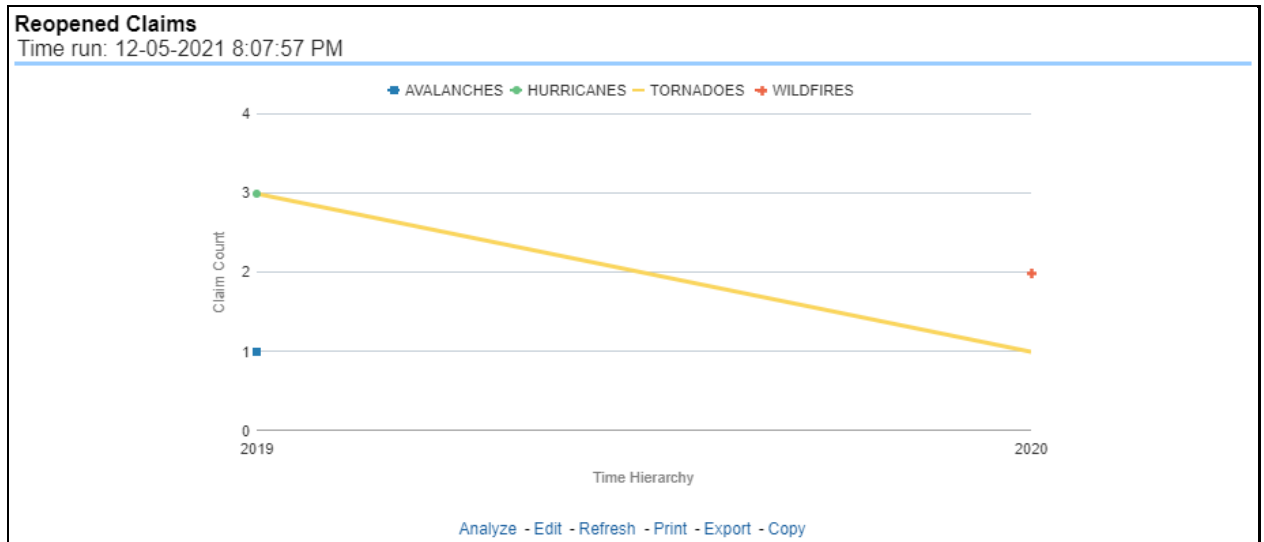
Figure 454: Claims Closed Due to Fraud
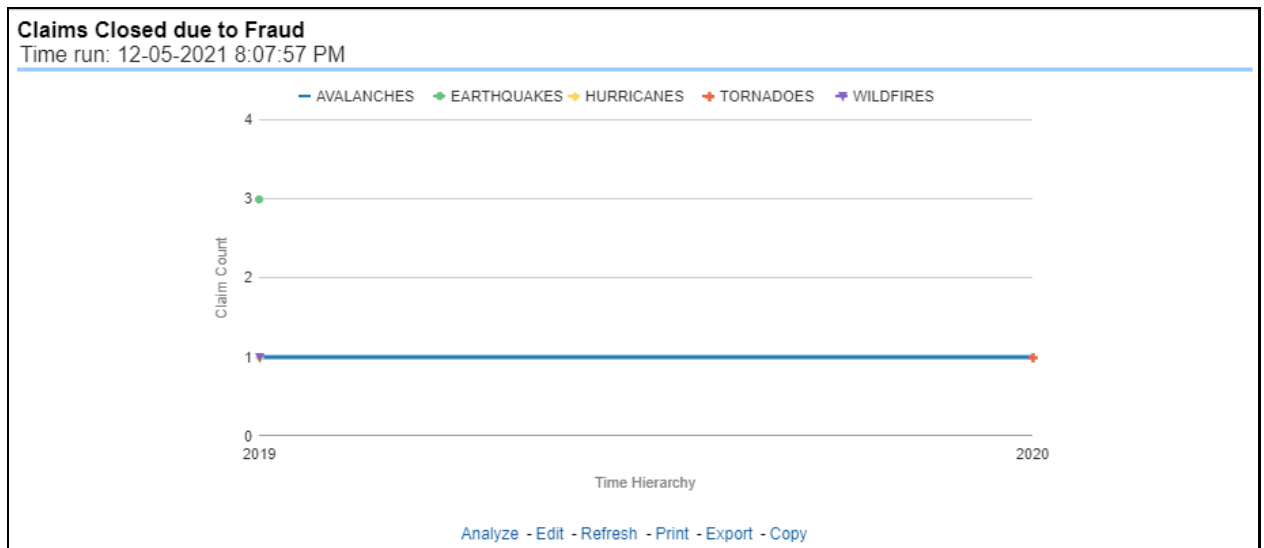
6.3.1.5.15 Reopened Claims

This report displays the count of catastrophe claims that were initially closed and then opened again for further processing. This shows the count of claims per catastrophe where this process occurred over time.
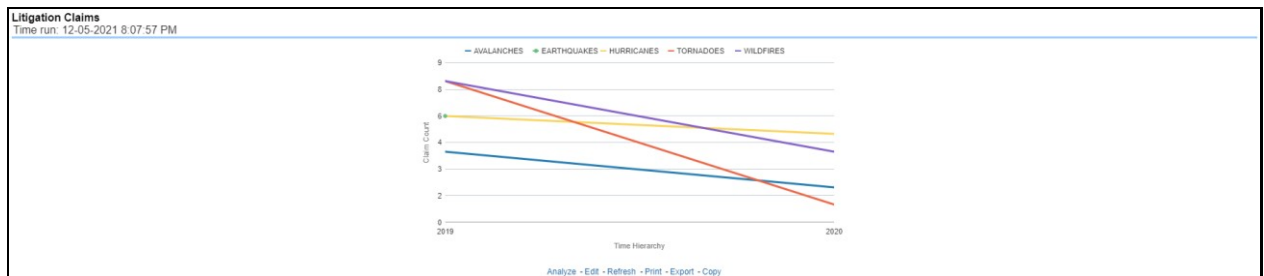
Figure 455: Reopened Claims

6.3.1.5.16 Litigation Claims

This report is a line graph that displays the count of catastrophe claims that resulted in a judicial litigation case being initiated. This shows the count of claims per catastrophe where this process occurred over time.

Figure 456: Litigation Claims

6.4 Managing Producer Performance Dashboard

This chapter explains the report available under each tab in the Producer Performance Dashboard.

6.4.1 Managing Reports

The following tabs are present in the Producer Performance Dashboard:

- Producer Performance Summary
- Performance
- Overview

The following screenshots display the essential nature of the available reports as per each tab:

Figure 457: Corporate Performance Dashboard Tabs
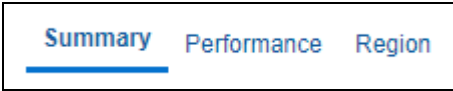
6.4.1.1 Summary Tab

The Summary tab includes information for producer analysis at the corporate level. The information contained in the reports generated summarizes how the performance of producer are compared and are impacting the overall business. Following are the filters available for this tab.

- Time
- Company
- Lines of business
- Region

The various reports available under this tab are detailed in the following sections.

6.4.1.1.1 Key Producer Performance Indicators Flash

This report shows snapshots of key performance indicators represented through flash boxes for the current period. The growth/decline is shown with respect to previous months' values.

Figure 458: Key Performance Indicators Flash

6.4.1.1.2 Producer Distribution

This map-based report shows the distribution of producers in different regions, areas.

**Figure 459: Producer Distribution**

6.4.1.1.3 Active Producer Appointments

This is a map and tabular report. The map plots the count of agents or agencies with active appointments to write new business. The agent or agency address is the basis for the location. The Tabular report shows details of active appointments by periods, country, state, count of current active, percentage of active

against total appointments, with previous period count and previous active appointments during the select report analysis period.

Figure 460: Active Producer Appointments
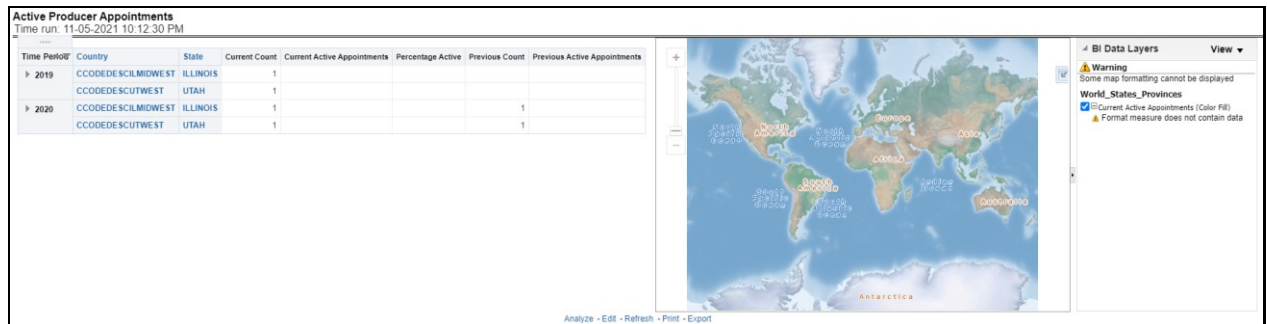
6.4.1.1.4   Claims Geographical Map

This is a geographic heat map that illustrates the count of claim occurrences over geographic regions with areas of similar amounts colored similarly. The Location of the claim provides the basis for geographical mapping.

Figure 461: Claims Geographical Map

6.4.1.1.5   Top 10 Producers by Claim Settlement

This is a tabular rank-based report which lists out the top 10 performing producers with their Average Claim Settlement Ratio against the number of claims reported for the policies written by these producers and the number of claims rejected which were written by these producers.

Figure 462: Top 10 Producers by Claim Settlement

6.4.1.1.6   Top 10 Producers by Conversion Ratio

This is a tabular rank-based report which lists out the top 10 performing producers with their conversion efficiency represented through conversion or Hit Ratio.

Figure 463: Top 10 Producers by Conversion Ratio

Top 10 Producers by Conversion Ratio

Producer Name	Producer Rank	Conversion Ratio
Andy Murray-117	1	100.00
Jerry Lucena-156	1	100.00

Analyze - Edit - Refresh - Print - Export

6.4.1.1.7   Top 10 Producers by Customer Retention Ratio

This is a tabular rank-based report which lists out the top 10 performing producers with their business and customer retention efficiency represented through retention ratio.

Figure 464: Top 10 Producers by Customer Retention Ratio

Top 10 Producers by Customer Retention Ratio

Producer Name	Producer Rank	Retention Ratio
Andy Murray-117	1	66.67
Jerry Lucena-156	2	46.67

Analyze - Edit - Refresh - Print - Export

6.4.1.1.8   Top 10 Producers by Written Premium

This is a tabular rank-based report which lists out the top 10 performing producers based on the amount of premium business brought by them.

6.4.1.1.9   Top N Producers by Expenses

This is a tabular rank-based report which lists out the top 10 producers based on the expenses rendered.

6.4.1.1.10   Policy Acquisition by Distribution Channel

This report shows the percentage of policies acquired through different agents and agencies for the company and can be analyzed by report level filters, policy count, and written premium amount. This report can be viewed over various periods, company, region, and lines of business selected from page-level prompts.

Figure 465: Policy Acquisition by Distribution Channel
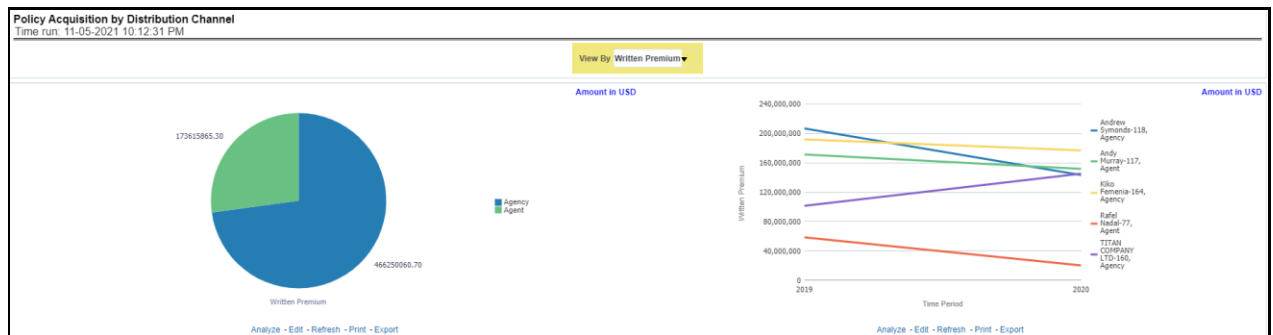
6.4.1.2   Performance Tab

The Producer performance tab includes reports that focus on the performance of each producer and producer collectively. The filters for this tab allow the report results to be focused on selected producers for comparison and targeted analysis. The filters include:
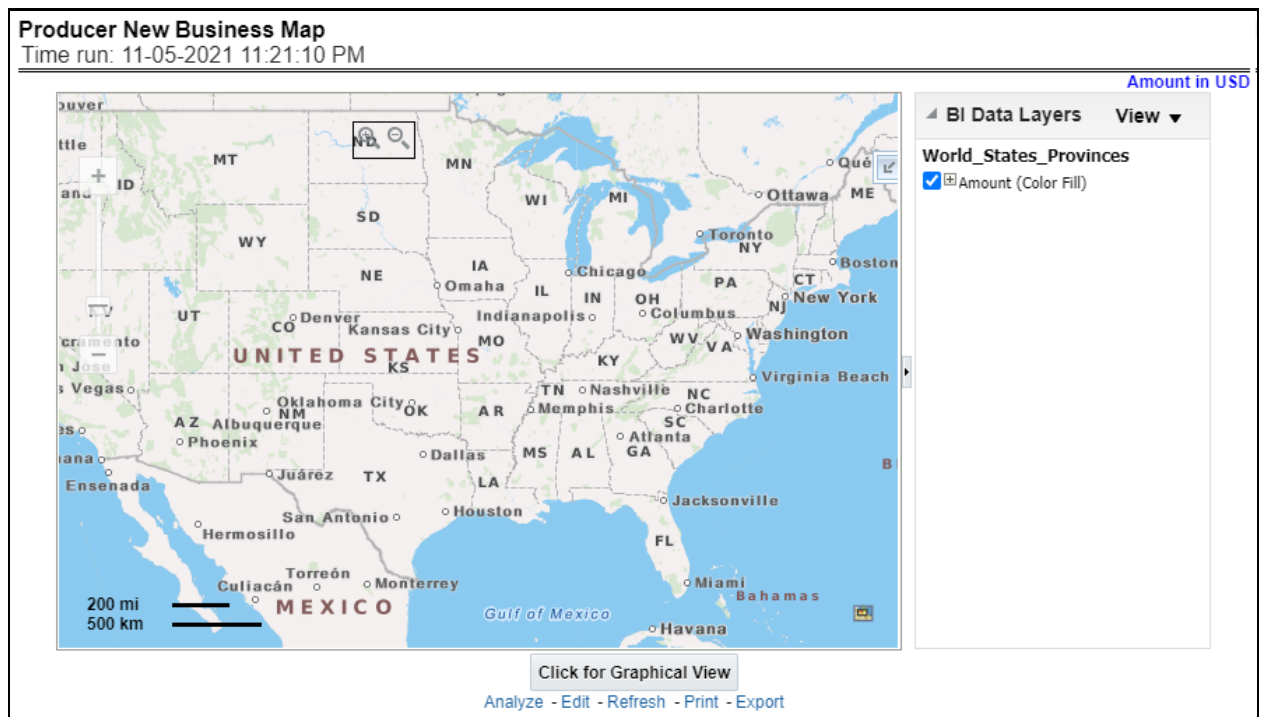
- Time

- Company

- Lines of business

- Products

- Producer

- Region

The various reports available under this tab are discussed in the following sections.

6.4.1.2.1   Producer New Business Map

This map-based report shows new business policies written by producers in different areas.

Figure 466: Producer New Business Map

6.4.1.2.2   Producer Distribution

This map-based report shows a number of producers distributed in different areas.

Figure 467: Producer Distribution

6.4.1.2.3 Active Producer Appointments

This tabular report shows details of active appointments by periods, country, state, count of current active, percentage of active against total appointments, with previous period count and previous active appointments during select report analysis time period.

Figure 468: Active Producer Appointments

6.4.1.2.4 Producer Performance Analysis

This tabular report provides a summary of Key Performance Metrics for the agents and agencies and averages the results for each of the respective classifications. This provides the basis for comparison when looking at individual producer performances.

Figure 469: Producer Performance Analysis

**Producer Performance Analysis**
Time run: 11-05-2021 11:21:10 PM

	Agency	Agent
Active Appointments		
Average Count of New Business Policies	1	1
Average Count of Renewal Business Policies	1	1
Average Attrition Ratio	42%	50%
Percentage Above Average Attrition Ratio	0%	0%
Percentage Below Average Attrition Ratio	0%	0%
Average Binding Ratio	0%	0%
Percentage Above Average Binding Ratio	0%	0%
Percentage Below Average Binding Ratio	0%	0%

Analyze - Edit - Refresh - Print - Export

6.4.1.2.5   Inactive Producers Summary

This line graph illustrates the count of agents or agencies over time that have not written a new business policy within either 30, 60, or 90 days since the reporting period start date. These producers have current appointments but are not currently placing new policies with the organization.

Figure 470: Inactive Producers Summary

Inactive Producers Summary
Time run: 11-05-2021 11:21:10 PM

Analyze - Edit - Refresh - Print - Export
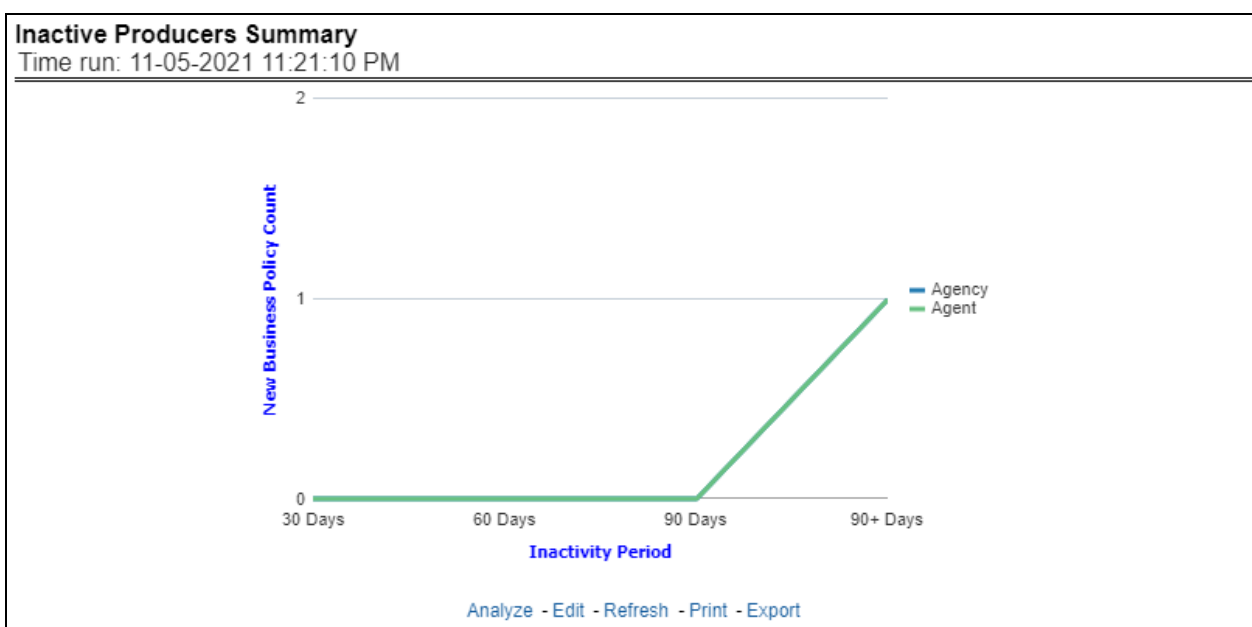
6.4.1.2.6   Premium and Claim

This time-series report shows types of premium generation and claims for selected or all producers.

The report records written and earned premium by producers vis-à-vis claim payments. This report helps to see profitability for the businesses generated by the producers for the company.

Figure 471: Premium and Claim
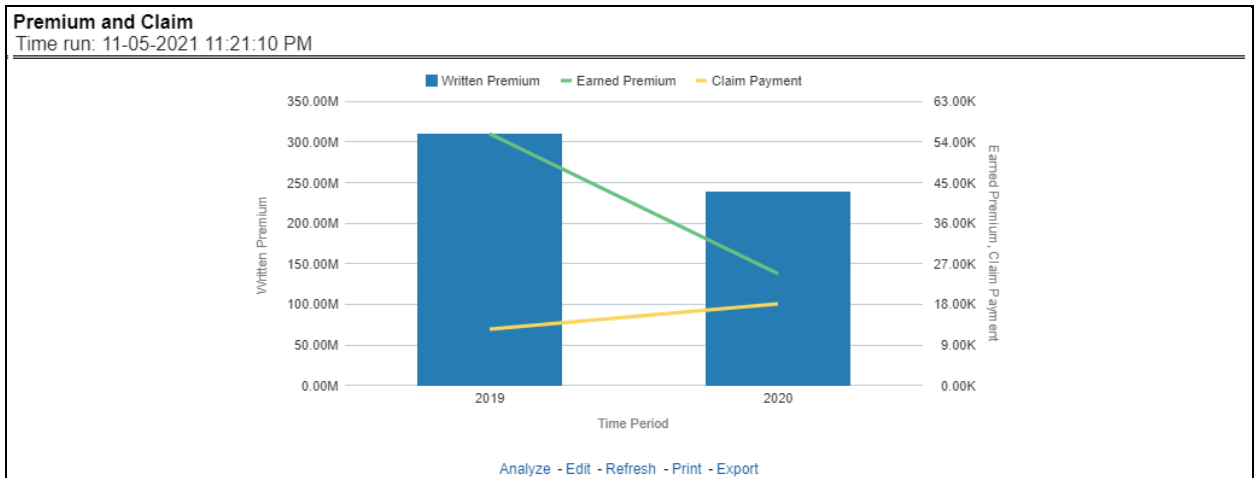
6.4.1.2.7 New Business

This tabular report shows new business written premium generated by all or selected producers in comparison with previous period written premium and percentage growth and decline in business contributed by the producers.

Figure 472: New Business

6.4.1.2.8 Top Ten Producers

This report lists out top-performing producers by region with their previous ranks. These reports can be displayed based on producer types like agencies and agents selected at the report group level drop-down menu. This report can be viewed by key indicators like written premium, conversion/bind ratio, attrition ratio, claim counts, etc selected at the report level drop-down menu.

Figure 473: Top Ten Producers

6.4.1.2.9 Bottom Ten Producers

This report lists out least performing producers by region with their previous ranks. These reports can be displayed based on producer types like agencies and agents selected at the report group level drop-down menu. This report can be viewed by key indicators like written premium, conversion/bind ratio, attrition ratio, claim counts, etc selected at the report level drop-down menu.

Figure 474: Bottom Ten Producers

6.4.1.2.10   Top 10 Producing Agency New Business Quote Count

This chart lists the producing agents and agencies with the 10 highest New Business Quote Count for the reporting period. This chart also lists the agencies' prior quote count for reference. The Rank of 1 is for the highest quote count of the top 10, the Rank of 10 is for the lowest quote count for the count of the top 10.

Figure 475: Top 10 Producing Agency New Business Quote Count

6.4.1.2.11   Individual Producer Performance Analysis

This tabular report illustrates the performance in key performance areas. The results are populated based on the values selected in the agency and producing agent filters. This allows multiple columns to present for multiple view selections. The report also shows the performances against key parameters for agents reporting to producing agencies. These key performance indicators are eg, performance rank, number of new business policies, renewal policies, binding/conversion ratios, average quote acceptance days, claims, attrition, premium, and so on.

Figure 476: Individual Producer Performance Analysis

6.4.1.3   Region Tab

The Region tab under the producer dashboard includes reports represented in tabular and map format that summarizes results for geographical regions. The filters for this tab allow the report results to be focused on selected combinations for geographical comparison. The filters include:

- Time

- Company

- Lines of business

- Product

- Producer

- Region

- Analyze by Producer Type- Agent, Agency

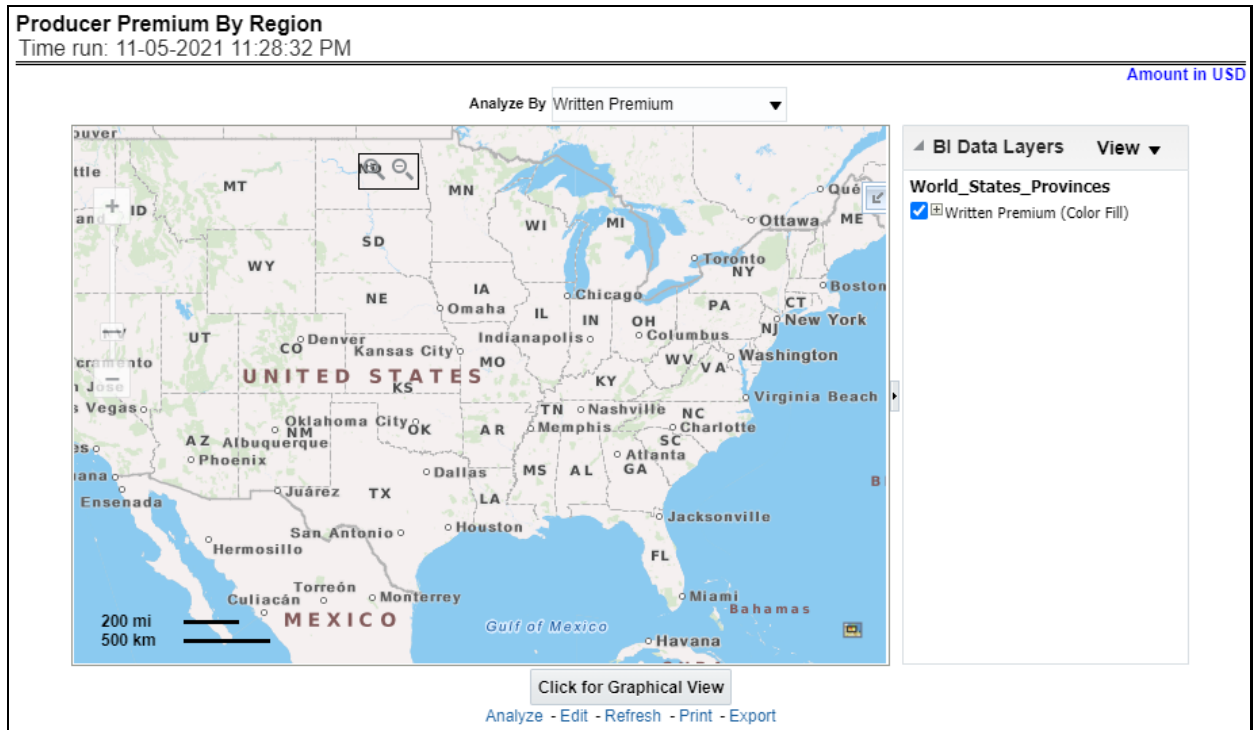The various reports available for this tab are discussed in the following sections.

6.4.1.3.1 Producer Premium By Region

This map report shows different types of premium revenue generated by producers in various geographical regions. This report can be viewed over various combinations selected from the page-level prompts. This report can be analyzed by agents and agencies. This report shows different types of premium phases as given below,

- Written premium

- Earned premium

- Ceded premium

- Retained premium

- Refund premium

- Uncollected earned premiums

Drill Down: The report Premium By Region can be further analyzed by regions, period, and premium types, for example, written premium, earned premium, ceded premium, retained premium, refund premium, and uncollected Earned Premium. Click any premium type to view the report in the drill-down mode.

Figure 477: Producer Premium by Region

Producer Premium By Region
Time run: 11-05-2021 11:28:32 PM

Amount in USD

Analyze By Written Premium ▼

◢ BI Data Layers   View ▼

World_States_Provinces
☑ ⊞ Written Premium (Color Fill)

Click for Graphical View

Analyze - Edit - Refresh - Print - Export

6.4.1.3.2   Producer Active Policy Counts By Region

This report shows a count of policies written by different policy types, that is, total policy count, new business policy count, and renewal policy count by producers. This report can be viewed over various periods, company, Region, product, and lines of business selected from the page-level prompts. This report can be analyzed by agents and agencies.

Drill Down: The report can be further analyzed by regions, period, and policy counts of different policy statuses, for example, policy count, new business policy count, and renewal policy count. Click any policy status to view the report in the drill-down mode.

**Figure 478: Producer Active Policy Counts by Region**
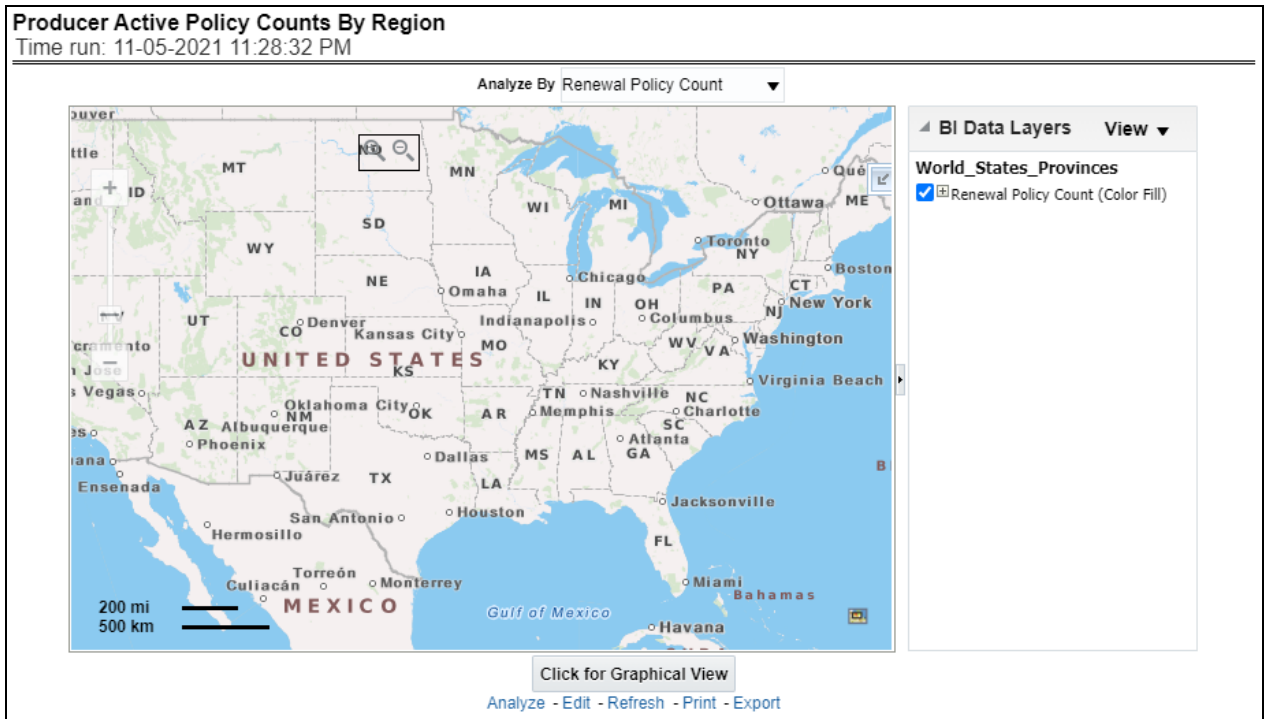
6.4.1.3.3 Producer Ratios By Region

This report shows key indicator ratios like expense ratio, claim ratio and claim settlement ratio, premium collection ratio in different regions for the business generated by producers. This report can be viewed over various periods, company, Region, product, and lines of business selected from page-level prompts. This report can be analyzed by agents and agencies.

Drill Down: The report can be further analyzed by regions, period, and ratios like new business attrition ratio, and renewal business attrition ratio. Click any ratio to view the report in the drill-down mode.

Figure 479: Producer Ratios by Region
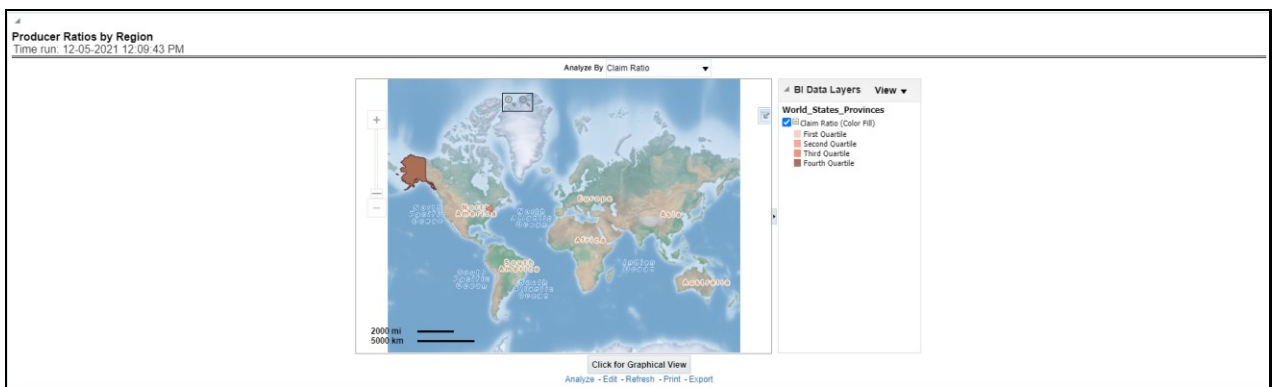
6.4.1.3.4 Producer Attrition (Lapses) by Region

This report shows lapses and attritions by region for the business generated by producers, in terms of new and renewal business attrition ratios as well as written premium lost for new and renewal business attrition policies. This report can be viewed over various periods, company, line of business, and product as selected from page-level prompt. This report can be analyzed by agents and agencies.

Figure 480: Producer Attrition (Lapses) by Region

Producer Attrition (Lapses) by Region
Time run: 11-05-2021 11:28:32 PM
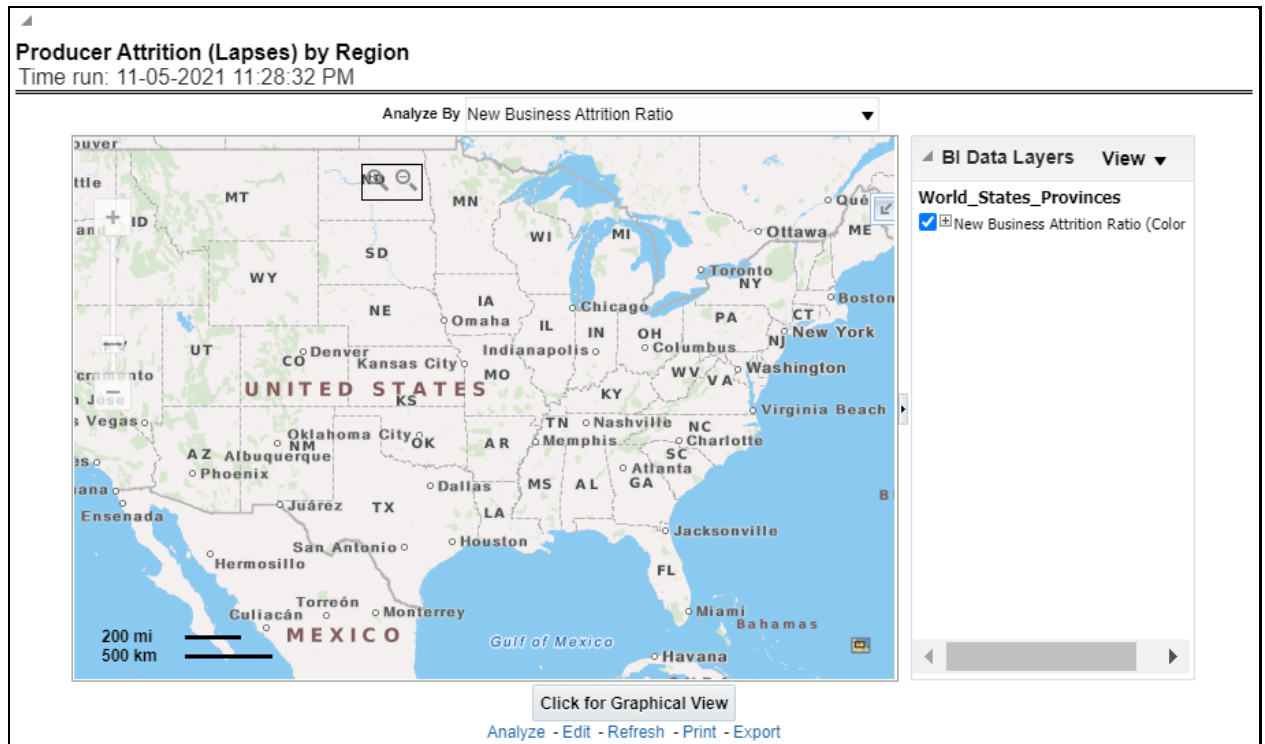
6.4.1.3.5   Producer Attrition (Lapse) Policy Counts by Region

This report shows a count of policies generated by producers in lapsed status. This can be viewed by cancelled policy counts, total expired policies, non-renewed policies as available at the report level filter. This report can be viewed over different periods, companies, lines of business, and products as selected from page-level prompt. This report can be analyzed by agent and agencies.

Figure 481: Producer Attrition (Lapse) Policy Counts by Region

Attrition (Lapse) Policy Counts By Region
Time run: 11-05-2021 11:28:32 PM
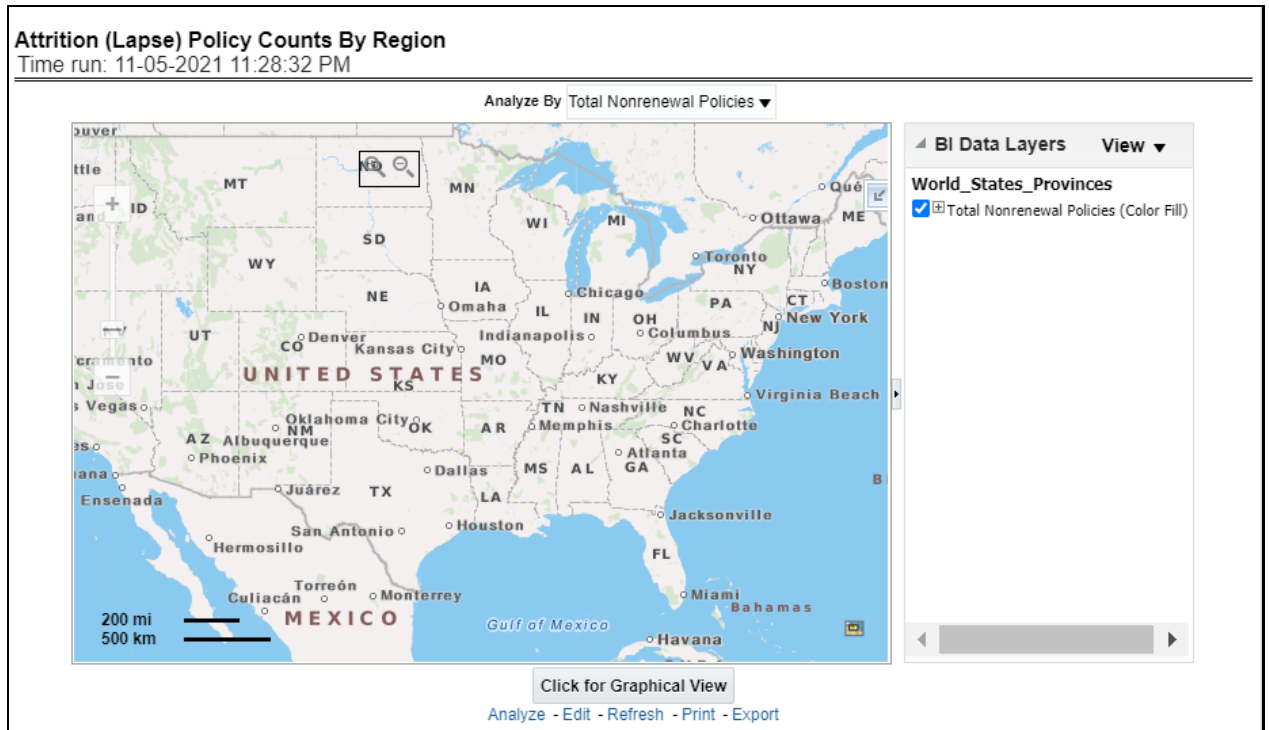
6.4.1.3.6   Claim Status by Region

This report illustrates the count of claims by claims in a different status for the policies written by producers, for example, claims reported, claims settled, and claims in litigation. This report can be viewed over various periods, company, Region, product, and lines of business selected from page-level prompts. This report can be analyzed by agents and agencies.

Drill Down: The report can be further analyzed by regions, period, claim status, and counts, for example, Number of Claims Reported, Number of Claims Settled, and Litigation Claims. Click any claim status to view the report in the drill-down mode.

**Figure 482: Claim Status by Region**
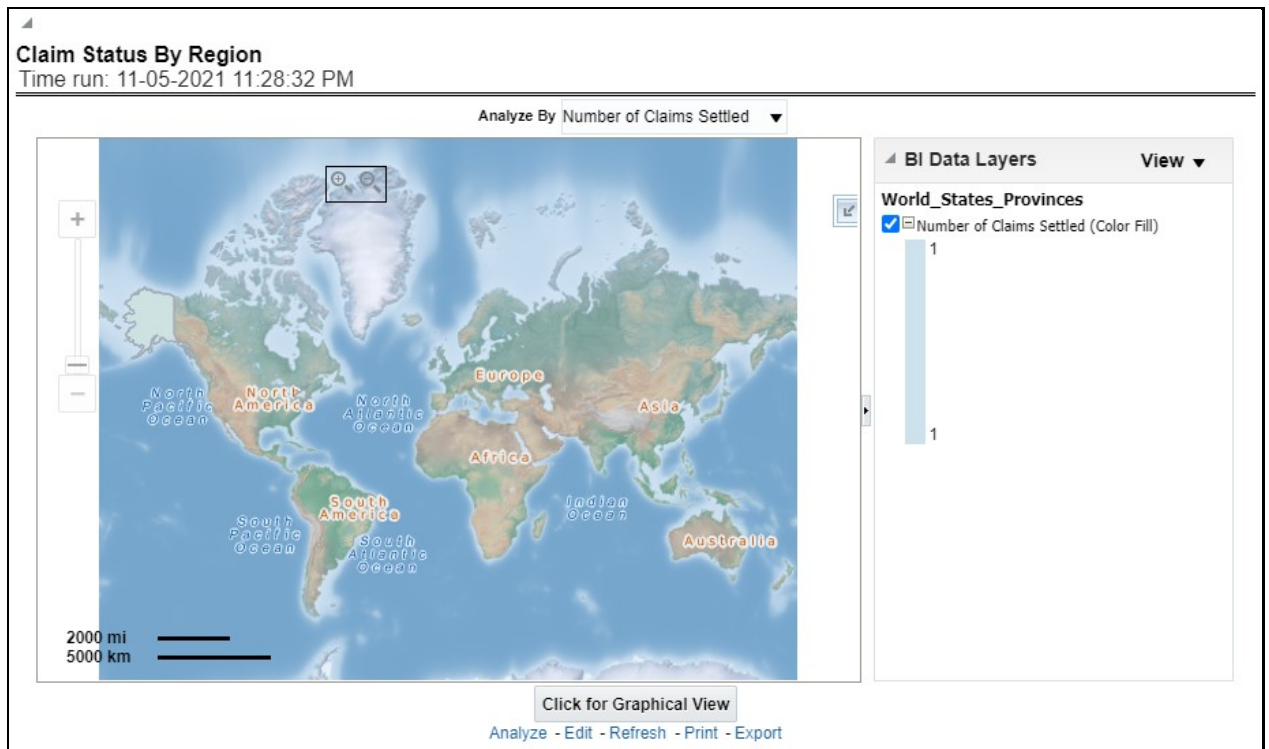
6.4.1.3.7 Claim Payments by Region

This report illustrates the claim payment like claim payments, catastrophic claim payments, and litigation claim payments through the geographical map and a drill through time series. This report can be viewed over various periods, company, Region, product, and lines of business selected from page-level prompts. This report can be analyzed by agents and agencies.

Drill Down: The report can be further analyzed by regions, period, and claims, for example, Number of loss payments, catastrophic claim payments, and litigation claim payments. Click any claim payment to view the report in the drill-down mode.

Figure 483: Claim Payments by Region
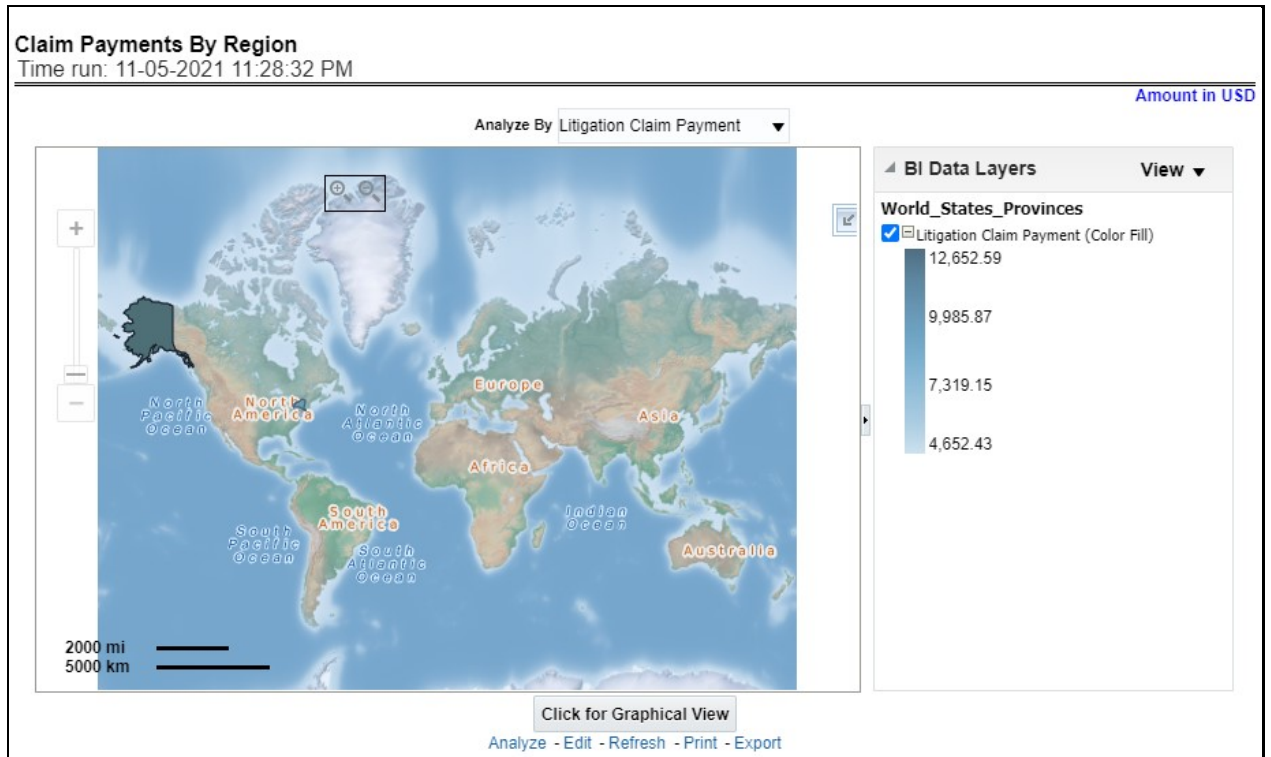
6.4.1.3.8   Producer Ranking by Region

This report consists of three further reports, which show

I.   the ranking for the top ten best performing and

II.   bottom ten least performing producers.

III.   This report also shows the region-wise ranking by a number of customers through the map and tabular forms.

This report can be analyzed by agents and agencies.

This report can be further analyzed by clicking each region where top or bottom 10 producers are ranked for each region and their performance measurement for each ranked producer through the following performance key indicators:

- Policy Count
- Written Premium
- Bind (Conversion)Ratio
- Attrition Ratio
- Claim Count

Figure 484: Producer Raking by Region

6.4.1.3.9   Top 10 Producers

This report lists out top-performing producers by region with their previous ranks. The ranking is based on and displayed as per key indicator chosen under the Producer Ranking By Region menu.

Figure 485: Top 10 Producers

6.4.1.3.10   Bottom 10 Producers

This report lists out the bottom ten least performing producers by region with their previous ranks. The ranking is based on and displayed as per key indicators chosen under the Producer Ranking By Region menu.

Figure 486: Bottom 10 Producers

7   Appendix A

This appendix covers the additional information required for the OIPI application.

7.1   Tables and List of values

V_FINANCIAL_PERIOD_INDICATOR column in STG_PARTY_FINANCIALS table is expected to have values Q1/Q2/Q3/Q4.

7.2   Loading Planned Values in Fact and Profitability Tables

Planned value is an estimation of the amount or number that the business is expected to accomplish in a defined period. The planned values are estimated by the business functions and serve as a baseline, against which the performance can be measured with actual value or number achieved by the company.

Planned values are generally taken from the customer's book. It will be a direct load into the fact table (FCT_POLICY_PROFITABILITY) with V_SCENARIO_CODE as 400.

7.3   Data Population in FSI_LOCATION_MAP_COORD Table

Populate the FSI_LOCATION_MAP_COORD based on DIM_LOCATION data itself, but description and codes should come from tables OBIEE_COUNTRY, OBIEE_STATE, OBIEE_CITY (from the DB schema configured for Maps, OBIEE_NAVTEQ for instance in this case) respectively for Country, State and City, and n_location_skey should be the corresponding n_location_skey from DIM_LOCATION.

For example, consider the following data from DIM_LOCATION

Table 5: DIM_LOCATION Table Data

Column Name	Value
N_LOCATION_SKEY	1
V_LOCATION_CODE	HAW
V_COUNTRY_CODE	USA
V_COUNTRY_DESC	United States
V_STATE_CODE	USA_HI
V_STATE_DESC	USA_HI
V_CITY_CODE	HAWAII
V_CITY_DESC	Honolulu
V_ZIP_CODE	96813

Now, to populate the following columns in FSI_LOCATION_MAP_COORD:

Table 6: FSI_LOCATION_MAP_COORD Table Columns

Column Name	Value
n_location_skey	1
v_country_code = OBIEE_COUNTRY.ISO_COUNTRY_CODE	USA
v_country_code_map = OBIEE_COUNTRY.ISO_COUNTRY_CODE	USA
v_country_desc = OBIEE_COUNTRY.NAME	United States
v_state_code = OBIEE_STATE.ISO_CTRY_CD_STATE_ABBRV	USA_HI
v_state_code_map = OBIEE_STATE.ISO_CTRY_CD_STATE_ABBRV	USA_HI
v_state_desc = OBIEE_STATE.STATE_NAME	HAWAII
v_city_code = OBIEE_CITY.CTRY_CD3_STATE_ABBRV_CITY	USA_HI_Honololu
v_city_code_map = OBIEE_CITY.CTRY_CD3_STATE_ABBRV_CITY	USA_HI_Honololu
v_city_desc = OBIEE_CITY.CITY_NAME	HONOLULU
v_zip_code	96813

This is a one-time manual activity and the Map tables, columns would change based on the Maps used. The process mentioned here is for NAVTEQ Maps.

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